

# Group Disability Insurance



1 out of 4

employees will be disabled for 3 or more months during their careers.

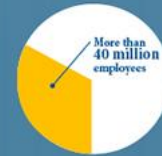
Source: U.S. Social Security Administration, Fact Sheet, February 2013

## Short Term & Long Term

### Private Disability Insurers Provide Important Protections and Benefits



**1 in 3** employees between ages 35-65 will at some point in their career be out of work for three months or more because of illness or injury.



More than  
40 million  
employees

Approximately **1/3** of the U.S. private sector workforce is covered by private, employer-sponsored group long-term disability insurance.

## Wide range of benefit options custom tailored to fit individual needs

- Elimination options ranging from 7 days to 6 months
- Benefit durations as short as 26 weeks extending beyond age 65
- Benefits payable on “partial” disabilities \*
- Premiums fully funded by the employer or employee contributions
- Guarantee Issue / Simplified Issue
- Extended rate guarantees
- Class carve-outs & multiple tier structuring available

## Top commissions paid on a direct basis

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