



PACIFIC GUARDIAN LIFE

LONG TERM DISABILITY INSURANCE

Long Term Disability (LTD) Insurance provides active employees with an income stream if they should become disabled and unable to work. Typically LTD is meant to begin when short-term disability or temporary disability payments stop.

ADVANTAGES TO EMPLOYEES

- Provides a source of income without depleting savings.
- Gives the employee the ability to return to work on a part-time basis.
- Assistance in filing for social security.
- Rehabilitation to overcome the disability with job training, physical therapy, and adaptive aids.

ADVANTAGES TO EMPLOYERS

- Employers can retain and attract employees and remain competitive in providing benefits to their valued employees.
- Premiums may be tax deductible.
- Versatility of plan designs.
- Provides Vocational Rehabilitation Program, social security filing assistance, and return to work incentives.

THE NEED FOR LTD

- Gives the employee income due to a prolonged illness or injury.
- Partial and total disability benefits available.
- Is in addition to social security disability payments.

This is only a summary of the benefits provided under the insurance policy. All other limitations of the policy will apply. In the event of any inconsistency between this summary and the actual provisions of the policy, the actual provisions of the policy shall govern.



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