

# Beyond basic coverage

## Progressive Income Benefit

### Long-term disability insurance

### Extra protection when it's needed most

Regular long-term disability (LTD) benefits are a great help to the disabled employee and their loved ones in a difficult time. But Lincoln goes one step further with our Progressive Income Benefit.

The Progressive Income Benefit, which is standard on our LTD plans, automatically increases the core benefit by 10 percentage points when an insured employee suffers a serious cognitive impairment or the loss of two or more Activities of Daily Living (ADLs): bathing, dressing, using the restroom, transferring (to and from a bed, chair or wheelchair), continence or eating.

Let's say the base benefit amount is 60% of predisability income. A qualifying disability triggers the Progressive Income Benefit, increasing coverage from 60% to 70% of predisability income. And this additional benefit is not reduced by income from other sources.

Additional coverage may be purchased to raise the benefit up to 100% of predisability income.



### Raise awareness; lower risk

As a leader in providing short-term and long-term disability coverage to employer groups, Lincoln offers many programs to help people recover and return to work faster after a disability. And as a proud member of the Council for Disability Awareness, a nonprofit organization dedicated to educating Americans about the risks and consequences of disabilities, we also emphasize the value of responsible planning. The Council for Disability Awareness's online resource at [disabilitycanhappen.org](http://disabilitycanhappen.org) promotes disability awareness and preparation by delivering the knowledge and skills you and your employees need to be ready for the possibility of an extended disability.

**Contact your Lincoln employee benefits expert for more information.**

©2014 Lincoln National Corporation

[LincolnFinancial.com](http://LincolnFinancial.com)

LCN-1037292-101514

POD 12/14 **Z03**

**Order code: LTD-PIB-FLI001**



**You're In Charge®**

Insurance products (policy series GL3001) are issued by The Lincoln National Life Insurance Company (Fort Wayne, IN), which does not solicit business in New York, nor is it licensed to do so. In New York, insurance products (policy series GL3001) are issued by Lincoln Life & Annuity Company of New York (Syracuse, NY). Both are Lincoln Financial Group® companies. Product availability and/or features may vary by state. Limitations and exclusions apply.

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations.

**Not for use in California.**