



## Long-Term Disability

As your financial advisor can attest, having a disability benefit should be a priority for you and your family. Many financial advisors will advise you to seek this coverage through your employer, who may have complete coverage available at locked-in discounted rates.

Could your family afford it if you had to go six months without work? Twelve months? These are difficult questions, but ones worth considering.

Here are some statistics which may help you in understanding the importance of disability benefits:

- Disabilities are the single greatest cause of bankruptcy in the U.S.
- 48% of all home foreclosures are the result of disability
- At age 30, you have a 50-50 chance of being unable to work for more than 3 months before you turn age 65

MATRIX is offering consultants long-term disability coverage through [Prudential](#). [Prudential](#) is a leading name in the industry, and has been awarded the highest A.M. Best rating of A+.

Some highlights of the coverage include:

- Guaranteed Issue – Coverage will be granted without underwriting (no questions asked!) as long as you enroll within the first 31 days of employment
- Highly discounted group rates
- Provides 60% of monthly income, up to a \$15,000 monthly benefit
- 90-day elimination period (use Short Term Disability for the first 90 days)
- Benefits can be payable to age 65

You may enroll in [Workday](#) within 30 days of your hire date.

Click here to review the [Long-term Disability Booklet](#).

*(Note: You will receive your login information for [Workday](#) once you have become a MATRIX consultant. Benefits will be presented to you during your Onboarding process.)*