

HOW MUCH DISABILITY PROTECTION DO YOU NEED?

You may have never given this much thought. But it may be worth exploring if you consider that one of your most valuable assets could be seriously impacted if you were to become disabled – your ability to work and earn an income.

The amount of disability insurance that you may be eligible for depends on many factors, including your current income and existing disability coverage. The chart below illustrates the non-taxable benefit limits by income.*

Net Annual Income**	Maximum Monthly Benefit	Additional Short-term Benefit	Net Annual Income**	Maximum Monthly Benefit	Additional Short-term Benefit
\$30,000	\$1,800	\$0	\$275,000	\$9,800	\$1,600
\$40,000	\$2,300	\$0	\$300,000	\$10,400	\$1,900
\$50,000	\$2,900	\$0	\$325,000	\$10,800	\$2,700
\$60,000	\$3,300	\$0	\$350,000	\$11,200	\$3,300
\$70,000	\$3,800	\$0	\$375,000	\$11,600	\$3,900
\$80,000	\$4,300	\$0	\$400,000	\$11,900	\$4,000
\$90,000	\$4,700	\$0	\$425,000	\$12,200	\$4,000
\$100,000	\$5,000	\$0	\$450,000	\$12,600	\$4,000
\$110,000	\$5,300	\$0	\$475,000	\$13,100	\$4,000
\$125,000	\$5,800	\$0	\$500,000	\$13,700	\$4,000
\$150,000	\$6,600	\$0	\$525,000	\$14,200	\$4,000
\$175,000	\$7,300	\$0	\$550,000	\$14,700	\$4,000
\$200,000	\$8,000	\$200	\$575,000	\$15,300	\$4,000
\$225,000	\$8,600	\$700	\$600,000	\$15,900	\$4,000
\$250,000	\$9,200	\$1,200	\$605,000	\$16,000	\$4,000

*Not all incomes are represented in the chart. To confirm your maximum monthly benefit, please contact your CBIA Authorized Representative.

**Net Annual Income is your income after business expenses have been deducted, but before personal and/or corporate taxes.

Your maximum non-taxable monthly benefit as shown†:	\$
Less: Other In-force Disability Protection	\$
Less: Group Long-term Disability Benefits	\$
Shortfall	\$

† Subject to the qualifications, limitations and exclusions of the Master Policy. The CBIA Disability Income Insurance Plan is underwritten by The Manufacturers Life Insurance Company (Manulife Financial).

FOR MORE INFORMATION VISIT OUR WEB SITE
OR CONTACT YOUR LOCAL AUTHORIZED **CBIA**
SALES REPRESENTATIVE:

John Bardsley, CLU, ChFC
(902)468-4676 / (800)272-1445
j.bardsley@barinsurance.com



CBIA

INSURANCE FOR LAWYERS