



206 Creek Crossing Blvd.  
Hainesport, NJ 08036

Tel: 609-261-4525  
Fax: 609-261-4529  
Toll-Free: 800-628-6693

## **COULD YOU PAY YOUR BILLS WITHOUT YOUR PAYCHECK?**

This Hartford Salary Protection Plan is designed exclusively for the school market.

But why do you need an exclusive plan?

Because most school district employees are NOT eligible for NJ State Disability!

If being out of work unexpectedly without a paycheck concerns you, call us and we will explain why this benefit offered through your district could protect you and your family.

Please contact us at:  
609-261-4525

Lori Campbell	Branch Manager	x6031
Tammy Potts	Branch Administrator	x6038
Jamie Bodine	Insurance Specialist	x6034

Or email us at:

Lori	<a href="mailto:Lcampbell@lincolninvestment.com">Lcampbell@lincolninvestment.com</a>
Tammy	<a href="mailto:Tpotts@lincolninvestment.com">Tpotts@lincolninvestment.com</a>
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Did you know that if you are sick or injured and unable to work you are still responsible for your portion of your pension contribution and health insurance premiums even though your paychecks may have stopped? Making the decision to enroll in the Hartford Educator Disability Income Protection Plan can be helpful if an unexpected disability should happen to you.

Nearly 66% of the Americans surveyed, when asked how much they had in emergency savings, said that they didn't have more than five months' worth to live on should a disability or injury make them unable to work<sup>1</sup>. When faced with a sudden injury or disability, the loss of income combined with increased medical bills, can prove to be devastating.

This plan was developed exclusively for school employees and is a combination of Long Term and Short Term Disability. One plan covers most bases. Because your employer has made this opportunity available to you, you can take advantage of affordable group rates.

Enclosed you will find the brochure, rate sheets, and application. Should you have any questions after reviewing this information, please call us at 609-261-4525 and we will be happy to answer any questions you may have. **All completed applications should be sent to our office via any of the methods below:**

Mail: Lincoln Investment  
206 Creek Crossing Blvd.  
Hainesport, NJ 08036  
Attn: Tammy

Fax: 609-261-4529

Email: [tpotts@lincolninvestment.com](mailto:tpotts@lincolninvestment.com)

Sincerely,

A handwritten signature in cursive script that reads "Lori S. Campbell".

Lori S. Campbell, AIF®  
Branch Manager

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<sup>1</sup>Forbes.com: "What Savings? Most Americans Don't Have Enough Cash for a Financial Emergency", 2012

6/22

## Expense Worksheet

*It is important to understand what you would need today if a disability caused you to become unable to work.*

### Monthly Living Expenses

**Mortgage/Rent.....\$ \_\_\_\_\_**  
Include insurance and taxes

**Household expenses.....\$ \_\_\_\_\_**  
Utilities (electric, gas, oil), water, sewer, internet,  
TV, phone

**Transportation.....\$ \_\_\_\_\_**  
Fuel, insurance, Licensing, repairs, parking,  
mass transit

**Debt .....\$ \_\_\_\_\_**  
Credit cards, school loans, equity loans  
car loans

**Entertainment.....\$ \_\_\_\_\_**  
Vacation, restaurants, movies, hobbies, activities

**Child-related expenses.....\$ \_\_\_\_\_**  
Child care, tuition, lunches, activity fees,  
medicine

**Additional expenses.....\$ \_\_\_\_\_**  
Groceries, clothing, health care, LTC or Life  
Insurance, home and lawn, maintenance,  
pet care, charitable contributions, deductibles

**Total Monthly Expenses.....\$ \_\_\_\_\_**