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# Addressing the Risk of Long-Term Disability on Retirement Income

**ATTORNEYS & PROFESSIONALS**

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The historic shift from defined-benefit (DB) pension plans to defined-contribution (DC) plans has created a hidden threat to the retirement security of millions of American workers, in the form of long-term disability. Many workers and employers alike are unaware of the danger disability can pose to participants of DC plans such as 401(k)s; fortunately, recent regulatory changes have made it possible for long-term disability (LTD) insurance to cover retirement plan contributions. Please see the attached article for further information.

[Addressing the Risk of Long-Term Disability on Retirement IncomeDownload](#)