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# National Rural Letter Carriers' Association

Long Term Disability  
Income Protection  
Open Season 2007

Presented By The Standard Insurance  
Company  
January, 2007

# Presented by



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# Who is The Standard?



- Founded in 1906 in Portland, Oregon
- Offer comprehensive group disability, life and dental insurance coverage
- 4<sup>th</sup> Largest LTD carrier in the U.S.

# Who is The Standard?



- \$9.7 billion in assets
- \$3.1 billion in annual revenue
- Our Financial Strength Ratings
  - A.M. Best    *AA- (Very Strong)*
  - S & P        *A+ (Strong)*
  - Moody's     *A1 (Good)*
  - Fitch        *AA- (Very Strong)*



# What are the chances it happens to me?



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- Disabilities affect about one-fifth of Americans or over 49 million people.

(Source: US Bureau, Disability Status: 2000, 3/2003)

- Over 21 million Americans have a condition limiting basic physical activities, such as walking, climbing stairs, reaching, lifting or carrying.

(Source: US Bureau, Disability Status: 2000, 3/2003)

- At age 35, one has a 50/50 chance of being unable to work more than three months due to a disability before turning 65.

(Source: Society of Actuaries, money Magazine, 4/2000)

- On the average, about 2,329 disability injuries occur every hour during the year.

(Source: National Safety Council, Injury Facts, 2003 edition)



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## It Can Take Years To Recover From A Disability...

<u>At Age</u>	<u>Average Duration</u>
30	2.5 Years
35	2.8 Years
40	3.1 Years
45	3.2 Years
50	3.1 Years
55	2.6 Years

*Source: Society of Actuaries 1985*



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**Disability is 265% More Likely than Death to Cause ...**



**One out of 18 mortgages are not being paid  
due to a disability of the mortgage holder**

*Source: Department of Housing & Urban Development - FHA loans (originating 1968-1998) in a 90-day plus delinquency status as of 8/27/98.*



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## LTD Benefits Plan Design: Option 1

- **Benefit Waiting Period:** 60 days
- **Income replacement:** 50%
- **Maximum Benefit:** \$3,500 a month
- **Maximum Benefit Period:** Age 65/ADEA Table 1
- **Own Occupation Period:** 24 months
- **Partial Disability:** Included
- **Waiver of Premium:** After 180 days of Disability

***Benefits are TAX-FREE***





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## LTD Benefits Plan Design: Option 2

- **Benefit Waiting Period:** 90 days
- **Income replacement:** 60%
- **Maximum Benefit:** \$8,000 a month
- **Maximum Benefit Period:** Age 65/ADEA Table 1
- **Own Occupation Period:** 24 months
- **Partial Disability:** Included
- **Waiver of Premium:** After 180 days of Disability

***Benefits are TAX-FREE***

# Enrollment Materials, Questions, Need Help?



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- **Need an enrollment kit?**
- **You will find them at our Information Booth during the Regional Conferences, if you are in attendance.**
- **Have an enrollment sent to you. Call Bill Judge and Associates at**
- **1-800-606-1071 or email [wmjudge@comcast.net](mailto:wmjudge@comcast.net)**
- **Return your completed materials the NRLCA headquarters in Alexandria, VA by your Region's due date.**
- **Still have questions or concerns? Contact:**  
**The NRLCA Group Insurance Dept. @ (703)684-5552 or**  
**The Standard at (888)414-0383.**
- **Don't pass up this one time opportunity to protect the financial security of you and your family.**