

National Rural Letter Carriers' Association

Long Term Disability Income Protection
Open Season 2007

Presented By The Standard Insurance Company January, 2007



Presented by

Bill Judge & Associates

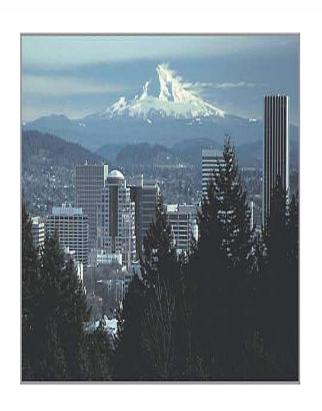
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Who is The Standard?



- Founded in 1906 in Portland, Oregon
- Offer comprehensive group disability, life and dental insurance coverage
- 4th 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 & PA+ (Strong)
 - Moody's A1 (Good)
 - Fitch AA- (Very Strong)





What are the chances it happens to me?

 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)



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

At	Average
<u>Age</u>	Duration
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



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



One out of 18 mortgages are <u>not</u> 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.



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



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?

- 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
- 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 <u>one time</u> opportunity to protect the financial security of you and your family.