



LTD

INSURANCE SPECIALISTS, INC.

**Long Term Disability
Insurance Plan**

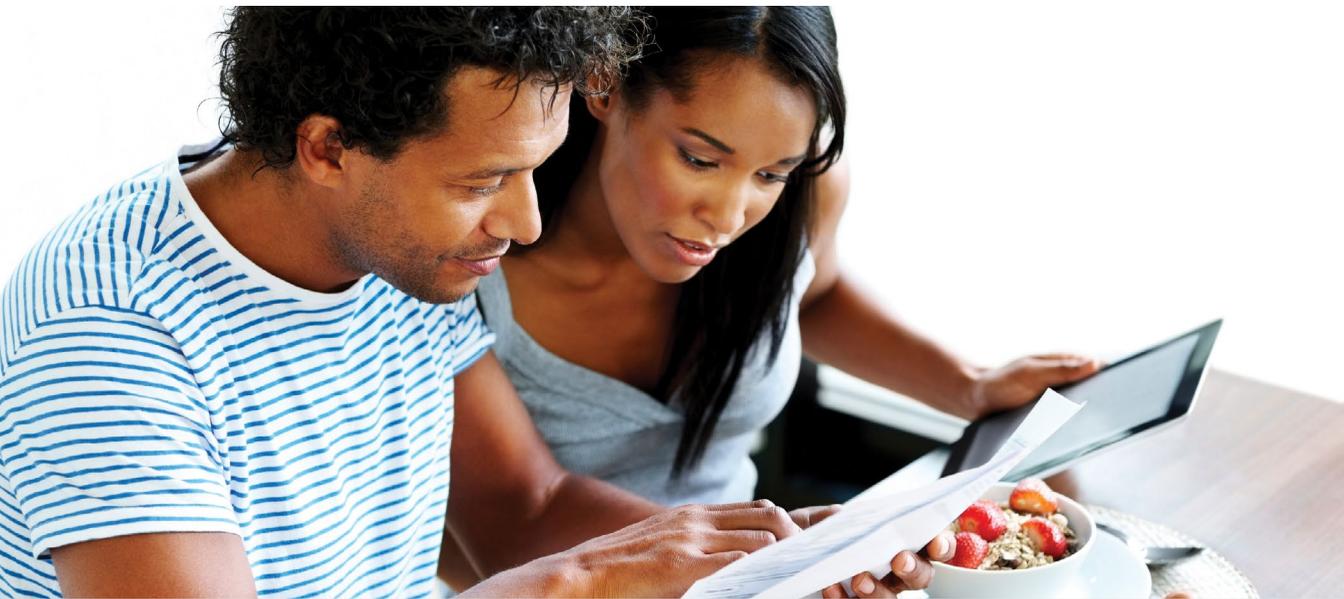
A benefit of your membership!

Long Term Disability coverage is available as a benefit of your membership.
Help protect your most valuable asset—your income.

INSURANCE SPECIALISTS, INC.

Long Term Disability (LTD) Insurance Plan

With just one disability, your dreams for the future could fall by the wayside. A disability may mean the end of an income, but it doesn't mean the end of credit card bills, medical bills, car payments, and rent/mortgage. And while life insurance helps protect those left behind, LTD insurance, with coverage issued by **The Prudential Insurance Company of America (Prudential)**, helps protect you and your income—whether or not you have a family. Even if you already have coverage at work, you may not be as well protected as you think. Often only a part of your income is insured—maybe even as little as 30-40%. Other sources of income, like bonuses, may not be covered at all.



Plan Features



Choose your elimination period

An elimination period is the length of time between when your disability begins and when benefits start. With a shorter elimination period, benefits begin sooner; a longer elimination period has a lower cost of coverage.



Coverage you can keep

LTD coverage can continue even if you change jobs—as long as you remain a member of your Bar Association.



Coverage while you're disabled If you're unable to work:

If you are disabled and not working, your monthly benefit is equal to the maximum monthly benefit you were approved for.

If you are working:

If you are disabled and working, and incur a loss in monthly earnings of 20% or more as a result of your disability, you will receive a monthly benefit based on your percentage of lost earnings.



Special features

- "Your occupation" definition. You can receive total benefits if you cannot perform the duties of your regular job because of your disability.
- No offsets to your association disability benefits based on other group or individual disability benefits you may receive from Social Security or an employer plan.

Benefit Information



Benefit Duration

You can receive benefits to age 65 for disabilities that begin prior to age 63; for 24 months for disabilities that begin on or after age 63. Contact Insurance Specialists for information on other durations.



Catastrophic Disability Benefit

Only available to members with the "To Age 65" Benefit Period, you can receive an additional 50% of the base disability benefit if you are unable to perform two of the six Activities of Daily Living (ADLs).



ADL 5-Year Extended Benefit Period

Benefits will continue for five years beyond the maximum benefit period if you are disabled and unable to perform two or more Activities of Daily Living (ADLs). **ADLs are:** bathing, continence, dressing, eating, toileting, or transferring with sufficient mobility.



Optional Benefits

Cost of Living Adjustment (COLA): Prudential will make an annual cost of living adjustment (COLA) to your monthly benefit with an increase of 3%.

Critical Illness: A lump sum benefit of \$10,000 for defined specified conditions that caused disability. The cost of the CI benefit is 10% of the base disability premium.

Bar Association Long Term Disability

Semi-Annual Rates Per \$1,000 Monthly Benefit To Age 65 Benefit Period

Ages	Elimination Period	
	60 Days	90 Days
Under 30	\$54.60	\$42.00
30-34	\$65.52	\$50.40
35-39	\$70.40	\$54.15
40-44	\$112.39	\$86.45
45-49	\$127.21	\$97.85
50-54	\$201.31	\$154.85
55-59	\$213.66	\$164.35
60-64	\$247.00	\$190.00
65-69	\$209.95	\$161.50

Maximum Benefit Amounts

Ages	Maximum Monthly Benefit Amount
Under age 55	\$10,000
55-59	\$7,500

Your **semi-annual rates** are based on your age as of your effective date of coverage. Rates will change as the insured enters a higher age category, or may change if Plan experience requires a change for insured's class. Upon your attainment of age 65, any monthly benefit amount in excess of \$3,500 will reduce to \$3,500 per month.*

Apply Now



Please call the Plan Agent, Insurance Specialists, Inc., at **1-888-ISI-1959** or visit www.isi1959.com for a Request for Coverage form.



Additional Information

Who is eligible to request coverage?

Any member of a sponsoring association who is actively working full-time (at least 20 hours per week), is less than age 60, and resides in the United States is eligible to apply for LTD insurance.

When does coverage start?

Insurance will become effective on the first of the month following Prudential's approval of your Request for Coverage subject to receipt of your premium payment. The member must be actively working on a full-time basis on the day coverage is to begin.

When will my coverage terminate?

Coverage terminates when you reach age 70. Earlier termination will occur if you are no longer a member of a sponsoring association, you retire or otherwise fail to meet the "Active at Work" requirement, the group policy terminates, or you fail to make timely payments of the required premium contributions.

What about Social Security?

Social Security covers disabilities expected to last 12 months or longer—or those that end in death. To qualify, you must be unable to work according to Social Security's definition of disability (even if you can't perform your own job, you could be forced into another line of work).

Other Provisions

Group Life and Disability Income Medical Underwriting NOTICE

Thank you for choosing The Prudential Insurance Company of America (Prudential) for your insurance needs. Before we can issue coverage we must review your application/enrollment form. To do this, we need to collect and evaluate personal information about you. This notice is being provided to inform you of certain practices Prudential engages in, and your rights, with regard to your personal information. We would like you to know that: personal information may be collected from persons other than yourself or other individuals, if applicable, proposed for coverage; this personal information as well as other personal or privileged information subsequently collected by us may in certain circumstances be disclosed to third parties without authorization; you have a right of access and correction with respect to personal information we collect about you; and upon request from you, we will provide you with a more detailed notice of our information practices and your rights with respect to such information. Should you wish to receive this notice, please contact: The Prudential Insurance Company of America, Group Medical Underwriting, P.O. Box 8796, Philadelphia, PA 19176.

Information regarding your insurability will be treated as confidential. We may, however, make a brief report thereon to the MIB, Inc., a not-for-profit membership organization of insurance companies, which operates an information exchange on behalf of its members. If you apply to another MIB member company for life, disability, or health insurance coverage, or a claim for benefits is submitted to such a company, MIB, upon request, will supply such company with the information about you in its file. In addition, upon receipt of a request from you, MIB will arrange disclosure of any information in your file. Please contact MIB at 866-692-6901. If you question the accuracy of the information in MIB's file, you may contact MIB and seek a correction in accordance with the procedures set forth in the Federal Fair Credit Reporting Act. The address of MIB's information office is 50 Braintree Hill Park, Suite 400, Braintree, Massachusetts 02184-8734. Information for consumers about MIB may be obtained on its website at www.mib.com.

The cost of insurance is met from premium contributions by Plan participants. The current premium rates are set forth in the enclosed material.

This brochure is intended to be a summary of your benefits and does not include all plan provisions, exclusions and limitations. A Booklet-Certificate, with complete plan information, including limitations and exclusions, will be provided to participants. If there is a discrepancy between this document and the Booklet-Certificate issued by the issuing company, the terms of the Booklet-Certificate will govern.

Exclusions—The insurance does not cover a disability caused by or contributed by: any war or act of war (including undeclared war), intentionally self-inflicted bodily injury or attempted suicide; active participation in a riot; commission or attempt to commit a felony; or pregnancy, except complications of pregnancy which will be treated as any other sickness.

Limitations—Disabilities due to mental illness, nervous diseases, alcoholism, or drug addiction have a limited pay period of 24 months during your lifetime.

North Carolina Residents: THIS IS NOT A MEDICARE SUPPLEMENT PLAN. If you are eligible for Medicare, review the Guide to Health Insurance for People with Medicare, which is available from the company.

This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

Coverage under the Long Term Disability Insurance Plan is issued by The Prudential Insurance Company of America, Newark, NJ. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply. Contract Series: 83500. The Plan Agent is Insurance Specialists, Inc. P.O. Box 2327, Beaufort, SC 29901. NAIC 68241; California COA #1179. Contract series 83500.

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