Long Term Disability Insurance
House Staff
Now is a good time to protect your income

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Agenda

• Provider: Standard Insurance Company

• Review Group Long Term Disability & Individual Disability Plan Options

• Questions
The Standard

• Has been keeping its promises to its customers since 1906
• Ranks among the top ten disability insurance companies in the nation
• Rates 1st among its peers with high levels of customer service, a sound liquidity position and strong financial flexibility*


Group Long Term Disability

- Maximum Monthly Benefit: $3,000
- Waiting Period: 90 Days
- Maximum Benefit Period: Age 67*
- Paid by the University

- Conversion to an individual, specialty specific policy when leaving the U of U.

* Maximum Benefit paid to Social Security Normal Retirement Age
Conversion to an **Individual Disability** policy **before** you leave your GME program

- Guarantee issue (GSI)  
  (Health status or risky activities)
- Discounted 15%
- Gender-neutral
- Portable
- Future Purchase Option (+$10,000/m)
- Fixed premium
- Guaranteed Renewable and Non-cancelable
- **Own Occupation / Specialty Specific**
- **Must secure prior to any other individual disability application**
Two options to secure individual conversion policy...

A.

Prior to last year of residency:

$1,500 per month benefit

In final year of residency:

+$3,500 per month

= $5,000 per month total + $10,000/m Future Purchase Option

B.

In final year of residency:

= $5,000 per month total + $10,000/m Future Purchase Option
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