Long-Term Disability Insurance
University Trainees

Now is a good time to protect your income
• Jeremy Barlow, CLU®, CFP®
  jeremy.barlow@nm.com

• Jeffrey Lewis, CLU®, ChFC®
  jeffrey.lewis@nm.com

• Kevin Samuelson
  kevin.samuelson@nm.com

  801.433.1630
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*

Find out more about The Standard at [www.standard.com](http://www.standard.com).

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
Now is a good time to protect your income

• Jeremy Barlow, CLU®, CFP®
  jeremy.barlow@nm.com

• Jeffrey Lewis, CLU®, ChFC®
  jeffrey.lewis@nm.com

• Kevin Samuelson
  kevin.samuelson@nm.com

801.433.1630