

# NAPFA MEMBERSHIP BENEFIT

## VOLUNTARY GROUP DISABILITY PLAN

John Ryan CFP® of Ryan Insurance Strategy Consultants, a NAPFA Resource Partner and long time supporter of NAPFA has successfully negotiated a special guarantee issue group LTD plan for NAPFA members and their staff. Anyone from your office who works at least a 20-hour week may enroll. This is truly a guaranteed issue program for qualifying applicants.

Those eligible include:

- A. NAPFA – Registered Financial Advisor
- B. Provisional Members
- C. Financial Services Affiliate
- D. Student Affiliate
- E. Corporate Members
- F. Employees of the Above (Except Student Affiliate Employees)

### PLAN HIGHLIGHTS

- Standard Insurance Company is the best overall value in the group LTD marketplace (Standard & Poor's October 2007).
- **Guaranteed issue** amount is 60% of earnings to a benefit maximum of \$6,000.00 per month. Guaranteed issue benefit updates each year.
- 36-month own-occupation definition of disability changing to reasonable occupation based on prior training, education, experience, and prior income.
- Benefits payable to age 65. A 90-day elimination period.
- Residual benefits and cost of living benefit adjustment riders included.
- Up to \$5000 a month on Annuity Contribution Benefit.
- Up to \$2000 a month for Assisted Living Benefit.

### SAMPLE MONTHLY PREMIUMS \$1,000.00 per Month Benefit

<u>(MALE/FEMALE) AGES</u>	<u>MONTHLY PREMIUM*</u>
<30	\$8.00
30-34	\$9.00
35-39	\$10.00
40-44	\$14.00
45-49	\$20.00
50-54	\$29.00
55-59	\$39.00
60-64	\$42.00
65-69	\$45.00

\*Rates are 65% to 75% less expensive than individual disability policies.

- All premiums paid monthly through electronic funds transfer from each insured's account.
- Entire enrollment and administration functions overseen by John Ryan and his experienced staff.
- This benefit can be added to most individual policies you may already own without any benefits offsets.
- This is a purely voluntary plan, so anyone from your firm can enroll, even if the member doesn't. And the member is under no obligation to pay employee premiums. Monthly premiums will be deducted electronically from each covered persons account.
- Visit our website at [www.ryan-insurance.net](http://www.ryan-insurance.net) and click on NAPFA LTD Plan to enroll.