

## Sample Law Firm, LLP

### Confidential Disability Income Fact Sheet for «fullname»

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#### Summary of Your Group Long Term Disability (LTD) Income Benefits

	Group LTD	Individual LTD	Total
Your 200_ K-1 Earnings or Equivalent for LTD purposes	«GRP K1»		«Income_for_LTD»
Maximum Monthly LTD Benefit if Disabled in 200_	«MonLTDBFT»	«MonIDIBFT»	«TOTLTDBFT»
LTD Benefit as % of K-1 Earnings (or Equivalent)	«GRP_Repl %»	«IDI_Repl %»	«TOT_Repl %»
Approximate Annual LTD Premium Charged to Partner	«GRP_Prem»	«IDI_Prem»	«Tot_Prem»

LTD benefits are targeted at 60% of pre-disability income, but are capped at a maximum of \$2,000/month. Benefit payments are offset by workers' compensation, state disability, Social Security and certain other income sources. Please consult the evidence of coverage booklet for specific benefits, terms and exclusions.

#### Overview of Supplemental Disability Income Insurance Alternatives

The following represents general information about disability income policies that may be available to you. Please note that costs vary based on your age and coverage level. All individual policies will require that you provide evidence of good health as well as a confidential financial statement that verifies your earned income.

Individual LTD: Sample Benefits and Costs	Type 1 Monthly Income	and/or	Type 2 Lump Sum
Benefit	\$10,000/month		\$1 million
Duration of Payments	60 months		One time payment
Benefits Begin after...	90 days		63 months
Options	Cost of Living Adjust, Partial Disability Benefits		
Approximate Annual Premium @ Age 40	\$1,700		\$1,400
Approximate Annual Premium @ Age 55	\$4,500		\$3,300

If you are interested in more information about LTD supplements, you can contact your insurance professional or call the following agent, who has expertise in disability supplements for attorneys.