

Help protect what you've earned.

You've worked hard to build a life for yourself and your family – don't lose it all to something unexpected. The **State Bar of Texas (SBOT) Long Term Disability (LTD) Insurance Plan**, issued by *The Prudential Insurance Company of America*, can help pay credit card bills, the mortgage, college tuition, and more if you're unable to work because of an illness or disability.

Features to help protect your financial future.

- Up to **\$15,000 in total monthly coverage** is available.*
- **Regular Occupation Coverage.** You can receive disability benefits if you are unable to perform the duties of your regular occupation, you are under care of a doctor, and you incur a loss of income of 20% or more. That means you won't be forced into another line of work to keep up with your expenses.
- **Coverage you can keep**—even if you change jobs—as long as you remain a State Bar of Texas member.

Choose your waiting period.

- A waiting period is the length of time between when your disability begins and when benefits start. With a shorter waiting period, benefits begin sooner; a longer waiting period provides a lower cost for coverage.

Choose your coverage amount.

- Members under age 65 can request from \$300 to \$15,000,* in increments of \$100.
- Please refer to the chart to calculate your rate based on your age, along with the monthly benefit and waiting period you've selected.



Affordable group rates.

Your Monthly Rate per \$100 of Monthly Benefit		
Ages	90-Day Waiting Period	180-Day Waiting Period
18-29	\$0.77	\$0.55
30-34	\$1.03	\$0.77
35-39	\$1.17	\$0.95
40-44	\$1.30	\$1.20
45-49	\$2.13	\$1.93
50-54	\$2.73	\$2.58
55-59	\$3.32	\$3.17
60-64	\$3.90	\$3.27
65-69	\$4.35	\$3.90

Total Maximum Monthly Benefit Amount for ages 18-64: \$15,000;* ages 65-69: \$2,000. Cost will increase per the charts based on your attained age. These age determinations are made on January 1 of each year. Rates may change if Plan experience requires a change for all insureds.

Applying is easy.

Visit memberbenefits.com/texasltd to get an instant quote or to apply for coverage.

For more information, call **800-282-8626**.

*Your monthly coverage amount, plus any other disability income coverage you may have, cannot exceed 66.67% of your monthly earned income.

State Bar of Texas Long Term Disability coverage is issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ. The booklet-certificate contains all details, including policy exclusions, features, limitations, and restrictions, which may apply. Contract Series: 83500.