



HELP DEFEND **YOUR WORLD**

You've worked hard to build a life for yourself and your family: Don't leave it at risk.

The State Bar of Texas Long Term Disability (LTD) Insurance Plan can help cover monthly expenses such as credit card bills, the mortgage, college tuition, and more if you're unable to work because of an illness or injury.

EXCLUSIVE MEMBER BENEFITS

- Up to \$15,000 in monthly coverage available¹
- Keep your coverage—even if you change jobs—as long as you remain a member
- Receive disability benefits if you are unable to perform the duties of your regular occupation, so you won't be forced into another line of work to keep up with expenses²
- Choose your waiting period: this is the length of time between the start of your disability and benefits—benefits begin sooner with a shorter waiting period, but a longer waiting period provides a lower coverage cost
- Coverage is issued by **The Prudential Insurance Company of America**

Total Maximum Monthly Benefit Amount for ages 18 - 64: \$15,000;¹ 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.

AFFORDABLE GROUP RATES

Member-exclusive monthly rates per \$1,000 of coverage

Age	90-Day Waiting Period	180-Day Waiting Period
18 - 29	\$7.67	\$5.50
30 - 34	\$10.33	\$7.67
35 - 39	\$11.67	\$9.50
40 - 44	\$13.00	\$12.00
45 - 49	\$21.32	\$19.32
50 - 54	\$27.32	\$25.83
55 - 59	\$33.17	\$31.67
60 - 64	\$39.00	\$32.67
65 - 69	\$43.50	\$39.00

Learn more about your exclusive LTD Insurance benefits or apply quickly online

➔ Visit **memberbenefits.com/texasltd** or call **800-282-8626**

¹ Your monthly coverage amount, plus any other disability income coverage you may have, cannot exceed 66.67% of your monthly earned income.

² To receive disability benefits you must be under the care of a doctor and incur a loss of income of 20% or more.

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 any policy exclusions, limitations, and restrictions, which may apply. If there is a discrepancy between this document and the Booklet-Certificate/Group Contract issued by The Prudential Insurance Company of America, the Group Contract will govern. Contract Series: 83500.