



Voluntary Long Term Disability Cost Examples

MONTHLY COST ASSUMING COVERAGE OF 60% OF MONTHLY EARNINGS AND A 0/7 DAY ELIMINATION PERIOD

ANNUAL SALARY	MONTHLY BENEFIT	2 YEAR DURATION	TO SSNRA
\$40,000	\$2,000	\$66.80	\$109.60
\$50,000	\$2,500	\$83.50	\$137.00
\$60,000	\$3,000	\$100.20	\$164.40
\$70,000	\$3,500	\$116.90	\$191.80
\$80,000	\$4,000	\$133.60	\$219.20
\$90,000	\$4,500	\$150.30	\$246.60
\$100,000	\$5,000	\$167.00	\$274.00
\$110,000	\$5,500	\$183.70	\$301.40
\$120,000	\$6,000	\$200.40	\$328.80

MONTHLY COST ASSUMING COVERAGE OF 60% OF MONTHLY EARNINGS AND A 14 DAY ELIMINATION PERIOD

ANNUAL SALARY	MONTHLY BENEFIT	2 YEAR DURATION	TO SSNRA
\$40,000	\$2,000	\$51.20	\$88.60
\$50,000	\$2,500	\$64.00	\$110.75
\$60,000	\$3,000	\$76.80	\$132.90
\$70,000	\$3,500	\$89.60	\$155.05
\$80,000	\$4,000	\$102.40	\$177.20
\$90,000	\$4,500	\$115.20	\$199.35
\$100,000	\$5,000	\$128.00	\$221.50
\$110,000	\$5,500	\$140.80	\$243.65
\$120,000	\$6,000	\$153.60	\$265.80

MONTHLY COST ASSUMING COVERAGE OF 60% OF MONTHLY EARNINGS AND A 30 DAY ELIMINATION PERIOD

ANNUAL SALARY	MONTHLY BENEFIT	2 YEAR DURATION	TO SSNRA
\$40,000	\$2,000	\$35.00	\$62.00
\$50,000	\$2,500	\$43.75	\$77.50
\$60,000	\$3,000	\$52.50	\$93.00
\$70,000	\$3,500	\$61.25	\$108.50
\$80,000	\$4,000	\$70.00	\$124.00
\$90,000	\$4,500	\$78.75	\$139.50
\$100,000	\$5,000	\$87.50	\$155.00
\$110,000	\$5,500	\$96.25	\$170.50
\$120,000	\$6,000	\$105.00	\$186.00

MONTHLY COST ASSUMING COVERAGE OF 60% OF MONTHLY EARNINGS AND A 60 DAY ELIMINATION PERIOD

ANNUAL SALARY	MONTHLY BENEFIT	2 YEAR DURATION	TO SSNRA
\$40,000	\$2,000	\$23.20	\$43.60
\$50,000	\$2,500	\$29.00	\$54.50
\$60,000	\$3,000	\$34.80	\$65.40
\$70,000	\$3,500	\$40.60	\$76.30
\$80,000	\$4,000	\$46.40	\$87.20
\$90,000	\$4,500	\$52.20	\$98.10
\$100,000	\$5,000	\$58.00	\$109.00
\$110,000	\$5,500	\$63.80	\$119.90
\$120,000	\$6,000	\$69.60	\$130.80

MONTHLY COST ASSUMING COVERAGE OF 60% OF MONTHLY EARNINGS AND A 90 DAY ELIMINATION PERIOD

ANNUAL SALARY	MONTHLY BENEFIT	2 YEAR DURATION	TO SSNRA
\$40,000	\$2,000	\$18.60	\$35.60
\$50,000	\$2,500	\$23.25	\$44.50
\$60,000	\$3,000	\$27.90	\$53.40
\$70,000	\$3,500	\$32.55	\$62.30
\$80,000	\$4,000	\$37.20	\$71.20
\$90,000	\$4,500	\$41.85	\$80.10
\$100,000	\$5,000	\$46.50	\$89.00
\$110,000	\$5,500	\$51.15	\$97.90
\$120,000	\$6,000	\$55.80	\$106.80

MONTHLY COST ASSUMING COVERAGE OF 60% OF MONTHLY EARNINGS AND A 180 DAY ELIMINATION PERIOD

ANNUAL SALARY	MONTHLY BENEFIT	2 YEAR DURATION	TO SSNRA
\$40,000	\$2,000	\$13.80	\$28.40
\$50,000	\$2,500	\$17.25	\$35.50
\$60,000	\$3,000	\$20.70	\$42.60
\$70,000	\$3,500	\$24.15	\$49.70
\$80,000	\$4,000	\$27.60	\$56.80
\$90,000	\$4,500	\$31.05	\$63.90
\$100,000	\$5,000	\$34.50	\$71.00
\$110,000	\$5,500	\$37.95	\$78.10
\$120,000	\$6,000	\$41.40	\$85.20