



Executive Long Term Disability Insurance

Long Term Disability from The Standard

Standard Insurance Company's Long Term Disability insurance provides Chiropractors with income protection against disabilities resulting from a covered physical disease, injury, pregnancy or mental disorder. Our LTD insurance features flexible policy provisions that enable Chiropractors to customize their coverage choices.

Association Group Disability Plan Highlights

- . Own Occupation to Age 65
- . Guaranteed Issue — No Medical Exam
- . 60% of Income Covered up to \$10,000 per month
- . Portability
- . Recovery Benefit
- . Return to Work Incentive
- . Partial Disability starting at 20% loss of earnings
- . Payment of FICA Taxes
- . Survivor's Benefit
- . Rehabilitation Benefit
- . Twelve Month Return to Work Benefit

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