

Combining FPA Group Long-term Disability and Business Overhead Expense insurance provides the FPA business owner with financial assistance when they need it most. Should you become disabled and unable to work in your occupation, LTD and BOE insurance can provide financial protection for your paycheck and the business you have worked so hard to build.

Own occupation of disability, for the entire benefit period is included for both plans. Compare the features of FPA group LTD and BOE with your current coverage.



## GROUP LONG-TERM DISABILITY

**FPA members and their employees**

### FEATURES INCLUDE:

- Available to eligible individuals or groups. There is no participation requirement.
- If disabled and not working, trailers such as AUM fees and renewable commissions do not reduce the Long-term disability benefit.
- Potential Monthly Benefit of \$30,000.
- Monthly benefit 60% of your pre-disability earnings. 70% of your pre-disability earnings after 24 months of LTD payments, up to the maximums shown, below:
- Maximum Monthly Benefit
  - Plan A:** \$6,000; \$11,000 (after 24 months of LTD payments)
  - Plan B:** \$15,000; \$20,000 (after 24 months of LTD payments)
  - Plan C:** \$20,000; \$25,000 (after 24 months of LTD payments)
- Severe Conditions Benefit included.
- Rehabilitation Incentive: 10% increase in the monthly benefit if participating in an approved rehabilitation plan.

Pre-existing limitation will apply during the first 24 months of continuous coverage.

## GROUP OVERHEAD BUSINESS EXPENSE

**FPA business/firm owners**

### FEATURES INCLUDE:

- Competitive group rates through your FPA membership.
- Maximum Monthly Benefit up to \$20,000, in increments of \$100, with a 30-day waiting period.
- Elect the benefit duration best for you: 12 or 24 months.
- Examples of covered expenses include:
  - Rent and utilities
  - Employees' salaries
  - Accountant fees
  - Insurance premiums

**For more information call: (800)796-0909 Ext. 101 or 107  
or visit: [AssociationInsuranceBenefits.com](http://AssociationInsuranceBenefits.com).**



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