Standard Insurance Company
Fisher Investments
Group Policy #763934

Voluntary Long Term Disability Insurance

How much your premium costs depends on your age and benefit amount.

Use this formula to estimate your monthly premium payment:

	÷ 12 =		÷ 100 =		x		=	
Enter your annual earnings		Your monthly eligible earnings (cannot be more than $10,000)				Enter your rate from the rate table below		This is your monthly premium

Your Age (As of Jan. 1)	Rate (% of Monthly Eligible Earnings)
<24	0.108
25–29	0.115
30–34	0.144
35–39	0.201
40–44	0.337
45–49	0.587
50–54	0.861
55–59	0.976
60+	0.703