

State Bar of Montana

Disability Income, Overhead Expense, and DI Retirement Security Insurance Program

The State Bar of Montana has facilitated the development of a Disability Insurance Program for Active Members, age 60 and under. You have the option of choosing **Disability Income** (insures your earnings), **DI Retirement Security** (insures your retirement savings), and/or **Overhead Expense** (pays the fixed expenses of your business). All of these policies are issued by Principal Life, an A+ rated insurance company (AM Best January 2012).

If you are currently insured by a Group Long Term Disability policy or an Association Group Disability Policy, you should consider the State Bar of Montana Disability Program as a supplement to your Group coverage. **Group products do NOT provide the same level of comprehensive coverage as the State Bar of Montana Individual Disability Income Policy, do NOT insure your retirement savings, and do NOT pay the fixed expenses of your business.**

Below is a brief summary of the program highlights.

- Your premiums are **discounted 10%** because you are an active member of the State Bar of Montana.
- If 3 or more members of the same firm purchase coverage, the policies will be issued with a 20% discount.
- You can insure up to 100% of your income against catastrophic disabilities.
- The premiums are level and guaranteed not to change, to age 65.
- Your coverage goes with you without increases in premium or changes in the benefits, regardless of where you work or what associations you belong to.
- Physicals or blood tests may not be required (based on age and the amount of coverage applied for).
- If you meet the Simplified Issue Requirements, you are guaranteed to be issued a policy at standard rates with the 10% discount.
- The DI Retirement Security and Overhead Expense Policies are available in addition to the maximum Disability Income coverage for which you qualify.

Disability Specialists, Inc. (DSI) is the program administrator and will manage the enrollment process. You will be contacted by one of DSI's advisors and given a very brief overview of the Disability Insurance Program. Those of you who are interested will be emailed a detailed summary of the program benefits and individualized premium quotes.

If you want information on the program now, call DSI's Bozeman office at (888) 279-8348. Identify yourself as an active State Bar of Montana member and you will be provided with the program details. You may also visit www.gotodsi.com/sbm to request a quote and learn more about the program.

If you do NOT want to be contacted, your name will be put on the Do Not Call List if you write your name and "DNC" on the top of this announcement and fax it to DSI at (503) 620-2099 or email DNC@gotodsi.com with your name in the subject line. If you choose to be put on the Do Not Call List, you will have 30 days from the date of this letter to enroll in the program on a Simplified Issue Basis. If you do NOT enroll within 30 days of the date of this letter, you will NOT be able to enroll on a Simplified Issue Basis in the future.

We are very excited about the Disability Insurance Program and encourage you to talk to the DSI advisor when he or she calls.