

"How much does this Long Term Disability Insurance cost?"

The following steps will show you how to calculate your monthly cost of insurance.

		Employee
Step 1	Indicate your monthly earnings.	\$
Step 2	If the amount in Step 1 is greater than \$8,333, indicate \$8,333. Otherwise, indicate the amount from Step 1.	\$
Step 3	Multiply the amount in Step 2 by the rate for your age and divide by 100 to obtain your total LTD monthly cost.	\$
Step 4	Multiply the amount in Step 3 by 12 and divide by 52 to obtain your total LTD weekly cost.	\$

Cost of Long Term Disability	
Employee's Age	Employee's Rate
1 - 29	\$0.243
30 - 39	\$0.279
40 - 44	\$0.421
45 - 49	\$0.738
50 - 54	\$1.197
55 - 59	\$1.600
60 - 64	\$1.575
65 - 999	\$1.575

Rates may change as the insured enters a higher age category. Also, rates may change if plan experience requires a change for all insureds.