

LONG TERM DISABILITY

MONTHLY Benefit		<30	30-34	35-39	40-44	45-49	50-54	55-59	60+
Salary required									
6,000	\$ 300	0.37	0.60	0.95	1.45	1.98	2.25	2.29	1.52
8,000	\$ 400	0.49	0.80	1.27	1.94	2.64	3.00	3.05	2.02
10,000	\$ 500	0.61	1.01	1.59	2.42	3.30	3.76	3.82	2.53
12,000	\$ 600	0.73	1.21	1.91	2.90	3.96	4.51	4.58	3.03
14,000	\$ 700	0.85	1.41	2.23	3.39	4.62	5.26	5.34	3.54
16,000	\$ 800	0.98	1.61	2.54	3.87	5.28	6.01	6.10	4.04
18,000	\$ 900	1.10	1.81	2.86	4.36	5.94	6.76	6.87	4.55
20,000	\$ 1,000	1.22	2.01	3.18	4.84	6.60	7.51	7.63	5.05
22,000	\$ 1,100	1.34	2.21	3.50	5.32	7.26	8.26	8.39	5.56
24,000	\$ 1,200	1.46	2.41	3.82	5.81	7.92	9.01	9.16	6.06
26,000	\$ 1,300	1.59	2.61	4.13	6.29	8.58	9.76	9.92	6.57
28,000	\$ 1,400	1.71	2.81	4.45	6.78	9.24	10.51	10.68	7.07
30,000	\$ 1,500	1.83	3.02	4.77	7.26	9.90	11.27	11.45	7.58
40,000	\$ 2,000	2.44	4.02	6.36	9.68	13.20	15.02	15.26	10.10
50,000	\$ 2,500	3.05	5.03	7.95	12.10	16.50	18.78	19.08	12.63
60,000	\$ 3,000	4.71	8.13	13.35	20.70	29.19	34.74	35.94	26.22
70,000	\$ 3,500	5.50	9.49	15.58	24.15	34.06	40.53	41.93	30.59
80,000	\$ 4,000	6.28	10.84	17.80	27.60	38.92	46.32	47.92	34.96
90,000	\$ 4,500	7.07	12.20	20.03	31.05	43.79	52.11	53.91	39.33
100,000	\$ 5,000	7.85	13.55	22.25	34.50	48.65	57.90	59.90	43.70