

EMPLOYERS TRUST

A product from **CTGROUP** underwritten and insured by the following:

Disability Insurance: Commercial Travelers Mutual Insurance Company

Life Insurance*: Monitor Life Insurance Company of New York
- or -
Fidelity Security Life Insurance Company

*(Based on the state in which the plan is purchased)

The master policy is issued in the state of Missouri to Commerce Bank & Trust, Trustee of the Multiple Employer Group Insurance Trust. Plan provisions may vary from state to state.

50147BL Rev. 7/08



Commercial Travelers Building
70 Genesee Street
Utica, NY 13502-3582

1-800-803-8585

www.ctgroupins.com

OPEN DOORS TO SMALL BUSINESSES

With

EMPLOYERS TRUST

A Product From **CTGROUP**



*Group Term Life and Disability Plans
for Groups of 2 to 9 Employees*

BUSINESS REPLY MAIL

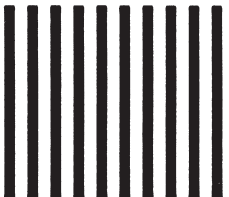
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IN THE
UNITED STATES



Employers Trust now offers guaranteed issued benefits for the small employer market with 2 or more employees. It provides a great door-opener for you to gain entrance to small employers.

- A variety of Group Term Life, Short Term, Intermediate and Long Term Disability plans
- All Group Term Life and Disability plans can be written Stand Alone
- Special 10% discount available when plan is endorsed by an Association or Chamber

You can prepare proposals on a user friendly rating program that we provide, or receive proposals directly from our Home Office. Quick Quote Faxline (315) 733-9614.

ELIGIBILITY

FIRMS - Plans are available to employers who qualify as Eligible Industries in the Employers Trust program. NOT AVAILABLE IN CA (Life is approved), FL or HI.

EMPLOYEES - Full-time employees, proprietors, partners and officers who work thirty or more hours per week are eligible for coverage.

GROUP TERM LIFE

- Flat Benefit Plans from \$10,000 to \$50,000 (in increments of \$10,000)
- Earnings Plans of 1 or 2 times earnings to a maximum of \$75,000

Occupational Class Schedules - Class A: Management Employees earning at least \$50,000.
Class B: All other active full-time employees.

	Plan #1	Plan #2
Class A	\$50,000	\$30,000
Class B	\$25,000	\$15,000

- Accidental Death & Dismemberment and Common Carrier benefits included

WAIVER OF PREMIUM

If an employee becomes totally and permanently disabled before age 60, premiums will be waived to the earlier of retirement or attainment of age 70.

BENEFITS AFTER AGE 65

Benefits will be reduced to 65% of the original amount at age 65; to the lesser of 45% or \$5,000 at age 70 and to the lesser of 25% or \$2,000 at age 75.

POLICY FORMS:

Fidelity Security Life Insurance Company - 80242
Monitor Life Life Insurance Company of New York - 50242

GROUP STD

Non-Occ Coverage
Policy Form 50028

- Pays a benefit for Total and/or Partial Disabilities (in states where approved) as a result of Non-Occupational Accident or Sickness
- Benefit Maximums up to \$750 / week
- Plans can be 50%, 60% or 66²/₃% of earnings
- Benefit Periods of 11, 13, 24, 26 or 52 weeks (depending upon selected plan design)
- Elimination Periods of 1-8 and 15-15 available for accident and sickness (depending on the selected benefit period)
- Maternity—Coverage as any other illness (Optional)
- 3-6 Pre-Existing Conditions Limitation
Not available in states with statutory disability.

GROUP INTERMEDIATE

24 Hour Coverage
Policy Form 50028

- Pays a benefit for Total Disability that occurs on or off the job
- Benefit Maximums up to \$3,000 / month
- Plans can be 50%, 60% or 66²/₃% of earnings
- Maximum Benefit Period—24 months
- First Benefit Day—31st day of Disability
- 3-6 Pre-Existing Conditions Limitation

GROUP LTD

24 Hour Coverage
Policy Form 50137

- Pays a benefit for Total and/or Partial Disabilities that occur on or off the job
- Benefit Maximums up to \$7,500 / month
- Plans can be 50%, 60% or 66²/₃%* of earnings
- Maximum Benefit Period—to Age 65
- First Benefit Day—91st or 181st based on plan selected
- Pre-Existing Conditions Limitation 12-24**

*For LTD plans with a 66²/₃ benefit percentage, the Employer must pay at least 50% for the cost of premium.
**3-12 in PA and WI, 6-12 in MD, NC and NY, 12-12 in AL and SC

GUARANTEED ISSUE TABLE

No of Participating Employees	Group Term Life	Group Disability Plans		
		Short Term	Intermediate	Long Term
2-5	\$10,000	\$250/wk	\$1,000/mo	\$6,000/mo
6 or more	\$30,000	\$500/wk	\$3,000/mo	\$6,000/mo

PARTICIPATION REQUIREMENTS

If the employer pays the entire premium, ALL eligible employees must be enrolled in the plan. If employees pay any part of the premium, the following participation requirements apply:

NUMBER OF ELIGIBLE EMPLOYEES:	2	3	4	5	6	7	8	9
NUMBER WHO MUST ENROLL:	2	3	4	5	5	6	6	7

Competitive Commission Schedules

GENERAL AGENCY OPPORTUNITIES available with Minimal Production Requirements and **BONUS PROGRAM.**

FAX proposal requests to: 315-733-9614

or E-mail to:

ctgroup@ctgroupins.com

Please return the reply card below, or call:

1-800-803-8585

for a sales kit and contracting information DO IT TODAY!

***EMPLOYERS*[™]**
TRUST

EMPLOYERS TRUST Deserves A Closer Look!

- Please Send me a Sales Kit and Full Details Today

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Best time to call is: _____ A.M. P.M.