

Products from the **CTGROUP** are underwritten and insured by the following:

Disability Insurance: Commercial Travelers Mutual Insurance Company (CTMIC)

Life Insurance*: Monitor Life Insurance Company of New York (MLIC)
– or –
Fidelity Security Life Insurance Company (FSLIC)

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

50600 (Rev. 8/05)



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



**GROUP LIFE AND DISABILITY
PLANS DESIGNED FOR
SMALL TO MEDIUM SIZED
EMPLOYER GROUPS**



70 Genesee Street
Utica, NY 13502
1-800-803-8585
ctgroup@commercialtravelers.com

BUSINESS REPLY MAIL

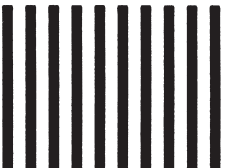
FIRST-CLASS MAIL PERMIT NO. 6121 UTICA NY

POSTAGE WILL BE PAID BY ADDRESSEE

CTGROUP
COMMERCIAL TRAVELERS BUILDING
70 GENESEE ST
UTICA NY 13599-2222



NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATE



Reasons for doing business with:



- Commitment to Superior Customer Service—We focus on retaining every case!!
- Flexible Plan Designs to meet the unique needs of each of your accounts.
- Competitive Rates and Multi-Year Rate Guarantees for all coverages.
- Customized Enrollment Forms to support Supplemental product sales.
- Fast and Dedicated Home Office Proposal Service—Quotes can be Faxed or E-mailed.
- Most coverages are offered on a stand alone basis.
- Trust Program Available for Groups with 2–9 lives—including software to generate immediate quotes.
- Fast and Experienced Claims Service—Speak directly to a Claims Representative with no voicemail.
- Regional Sales Managers to assist in supporting your sales efforts.



Product Portfolio

- **Term Life & Accidental Death & Dismemberment** with Accelerated Death Benefits and Waiver of Premium. Ability to “Wrap Around” Existing Programs.
- **Short Term Disability**—Non-Occupational coverage, weekly benefits up to \$1250 including a Partial Disability Benefit.
- **Intermediate Disability**—2 Year Benefit Duration for High Blue Collar Cases—24 Hour Coverage.
- **Long Term Disability**—Benefit maximums up to \$10,000/month and limited list of “No-Quote” industries. Our Trial Work Days are equal to the Elimination Period.
- **Supplemental Life**—Flexible plan designs and low participation requirements.
- **Management Carve Out Programs**—Able to provide customized “Buy-Up” Programs.

Please Contact our Home Office for the Name and Number of the Regional Manager Serving your Area.

**CALL TOLL FREE
1-800-803-8585**

- ◆ **Competitive Commission Schedules**
- ◆ **General Agency Opportunities Available with Minimal Production Requirements**
- ◆ **Bonus Program Available if you sell 5 or more eligible cases between 2–100 lives**

Fax Quote Requests to our
“Quick Quote” Fax Line:
315-733-9614

or

Email to: ctgroup@commercialtravelers.com

Mail Quote Requests to:

CTGROUP
Commercial Travelers Building
70 Genesee Street
Utica, NY 13502
Call Toll-Free: 1-800-803-8585



I'd like more information about



Name _____

Address _____

City _____ State _____ Zip Code _____

Phone Number _____

Email Address _____

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