

Bar Association of Erie County

DISABILITY INCOME INSURANCE

For Attorneys Under Age 50 In Active Practice

Guaranteed Issue

Regardless of Your Health and Medical History
if You Apply between

August 15, 2024 and November 15, 2024

No Health Questions, Physical Exam, or Bloodwork

\$3,000/month (\$36,000/year) in Disability Benefits

Pays for up to 2 years

90 Day Waiting Period

Age	Semi-annual Premiums
Under Age 30	\$88.30
30 – 34	\$109.75
35 – 39	\$130.25
40 – 44	\$189.15
45 – 49	\$229.00
50 – 54	\$341.00
55 – 59	\$410.25
60 – 64	\$566.20
65 – 69	\$393.60
70 - 74	\$214.75

Higher amounts of coverage and longer benefit periods are available to give you the protection you need! (Medical underwriting required).



Charles J. Sellers & Co., Inc.

Endorsed Administrator

4300 Camp Road Box 460
Athol Springs, NY 14010

Phone: 716-627-5400
Fax: 716-627-5420

www.sellersinsurance.com
insurance@sellersinsurance.com

Underwritten by: Life Insurance Company of Boston & New York 4300 Camp Road Box 331 Athol Springs, NY 14010

Additional coverage is available with full underwriting. Disability Income offer subject to financial guidelines.

This Policy provides Disability insurance only. It does not provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio for this policy is 60%. This ratio is the portion of future premiums which the company expects to return as benefits when averaged over all people with this policy. See the Product Brochure and/or Policy Form DIC-N (0900) NY for details concerning policy benefits, limitations and exclusions.

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