



GROUP DISABILITY INSURANCE

Secure Income Protection

Amalgamated Life is dedicated to the well-being of working men and women. Our disability insurance policies give employees/members a way to gain income protection in the event of a non-worksites-related disability stemming from an accident, illness or pregnancy.

Did You Know...?

- 71% of Americans would have difficulty meeting their current financial obligations if their next paycheck was delayed just one week. (American Payroll Association)
- 65% of working Americans say they could not cover their normal living expenses even for a year if their employment income was lost; 38% could not meet these expenses for more than three months if their income stopped. (Consumer Disability Awareness (CDA) Disability Divide)
- According to the Consumer Disability Awareness (CDA) Disability Divide proprietary research, 90% of all wage earners rated their “ability to earn an income” as “valuable” or “very valuable” toward helping them achieve long-term financial security and more valuable than their retirement savings, medical insurance, personal possessions including their homes and other savings.
- Over one in four 20-year-olds in America will become disabled before they retire. (Social Security Administration)
- Over 36 million Americans (12% of the population) are classified as disabled with over 50% of those in their working years. (U.S. Census Bureau)
- Among the factors which increase an individual’s likelihood of becoming disabled are: excess body weight, smoking, substance abuse, risky behaviors and chronic health conditions such as diabetes, high blood pressure, back pain, anxiety and depression.
- Among the leading causes of disability according to the CDA are musculoskeletal/connective tissue disorders, cancer, cardiovascular/circulatory disorders and mental disorders.

Amalgamated Life’s Short-Term and Long-Term Disability Provide Essential Income Protection

Short-Term Disability

- During the initial period of a disabling accident or illness, Short-Term Disability Insurance can replace a portion of your income. Our policies can cover a period from the first six months up to a year of disability, thereby providing coverage during the waiting period for most Long-Term Disability Insurance policies.

Long-Term Disability

- Our Long-Term Disability Insurance can also replace a portion of your income if you suffer an extended disabling illness or accident, thereby giving you a steady stream of income to help you meet your financial obligations.
- Optional Survivor Benefit*
- Optional Pension Contribution Benefit*
- Optional Cost of Living Adjustment (COLA) Benefit*



Short-Term Disability and Long-Term Disability

- Income protection for non-worksite-related events (e.g., accidents, illnesses, pregnancies)
- Benefits and duration tailored to meet client needs
- Offered on either a contributory or non-contributory basis
- Optional Vocational Rehabilitation Benefit*
- Waiver of premium
- Easy claim filing process

STD Underwriting Requirements				
Census File	Inforce Plan Design	Proposed Plan Design	Plan Design History	Current Rates
Rate History	Incumbent's Most Recent Renewal Action	Paid Claims	Paid Premium	Life Years

LTD Underwriting Requirements					
Census File	Inforce Plan Design	Proposed Plan Design	Plan Design History	Current Rates	Rate History
Incumbent's Most Recent Renewal Action	Incurral Exhibit	Open Claims List	Closed Claims List	Paid Premium	Life Years

Amalgamated Life Insurance

Amalgamated Life Insurance Company is a leading provider of life and health insurance serving working men and women since 1943. Amalgamated Life has consistently earned the “A” (Excellent) rating from A.M. Best Company since 1975, attesting to our proven policies and procedures, adherence to the industry’s highest standards, strong fiscal condition and excellent claims-paying ability. Amalgamated Life Insurance is licensed in 50 states and the District of Columbia.

- ▶ **The information in this product sheet is in an abbreviated form only.** The actual coverage and amounts are subject to all the terms, limitations and exclusions in the policy. If the information in this product sheet differs from the policy, the terms of the policy will govern.
- ▶ **For New York residents** — This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department of Financial Services. The expected benefit ratio for this policy is 50.1%. This ratio is the portion of future premiums that the company expects to return as benefits, when averaged over all people with this policy.
- ▶ **Competitive compensation package for brokers.** For more information about Amalgamated Life’s Disability Policies, please contact your Amalgamated Life sales representative.

*Optional coverages—not all optional coverages are available in all states
 Short-Term Disability Policy Form #ALSTDP-05 or state variations
 Long-Term Disability Policy Form #ALLTDP-10 or state variations

Amalgamated Life Insurance Company
 333 Westchester Avenue, White Plains, NY 10604
 www.amalgamatedlife.com

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