



ROYAL STATE INSURANCE

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INCOME PROTECTOR LONG TERM DISABILITY PREMIUM CALCULATOR

You may use this calculator to calculate your monthly long- term disability (LTD) insurance premium for the Income Protector LTD plan offered by Royal State National Insurance Company.

The plan you choose, your age, and your actual earnings, as defined in the LTD policy, will determine your monthly LTD premium. Please be sure to enter your correct age range, your annual earnings, and the plan that best meets your needs. The calculated premium is based on the information you have inputted.

- ✓ Your initial monthly premium amount is based upon your current age
- ✓ Your monthly benefit will not exceed 50% of your monthly salary
- ✓ The maximum covered monthly salary is \$10,000
- ✓ The maximum monthly benefit is \$5,000
- ✓ This benefit will be integrated with other income amounts, including Social Security Disability Benefits and Workers' Compensation

You may choose either the 5-Year Plan or the Retirement Age Plan. See the INCOME PROTECTOR long-term disability insurance brochure for details.


Note: the premium amount provided is not a guarantee of coverage and for information only.

To calculate your initial monthly premium, please fill in the requested information below:

STEP 1: Select your current age range: _____

STEP 2: Fill in your gross annual salary: _____
(Your annual salary cannot exceed \$120,000)

STEP 3: Select the plan you would like: _____

Click here to calculate your initial **monthly premium** 

Your initial monthly premium = _____

(Your actual premium may differ due to changes in your data when you enroll and rounding differences. Rates increase when your age moves to the next age bracket)

For more information, including all benefits, exclusions, reductions, and termination provisions of this plan, please **call us at 539-1600 (1-800-890-9022 toll-free from the neighbor islands).**