

DO I NEED IT?

If you lose the ability to work for an extended period, your other assets would probably be at risk too. For that matter, could you even maintain your current lifestyle if you lost your ability to work and earn income?

It won't happen to me!

Every year, 12% of the adult U.S. population suffers a long-term disability. One out of every seven workers will suffer a five-year or longer period of disability before age 65. At age 35, you have a 50% chance of experiencing a disability of three months or longer before age 65.

At 45, the figure is 44%. It could happen to you.

WHY CHOOSE US?

Enrollment in these benefits helps to ensure your paycheck is protected, but you must act in order to participate in this plan. Coverage is guaranteed approved during the open enrollment period for all actively working/full dues-paying members of SMART-TD.

**ENROLL NOW — help
protect your future today!**



QUESTIONS OR READY TO ENROLL?

Help protect your future today!

For more detailed information
or to enroll, contact SMART-TD VLTD
Customer Service.



(224) 770-5328



WWW.SMART-VLTD.COM

This program is voluntary and it is solely the Member's decision to enroll. This brochure serves as a basic summary of benefits and makes no guarantee or warranty on the processing of claims. Other limitations may apply. It is recommended that each enrolled Member obtain a copy of and read the entire policy booklet, which is available online or by emailing info@smart-vltd.com. Coverages are underwritten by Sun Life. Like most insurance policies, policies offered by Sun Life and its affiliates contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Specific information pertaining to your insurance can be obtained by contacting the SMART-TD VLTD Customer Service Center.

IMPORTANT: If you leave the union or retire, it is your responsibility to contact the SMART-TD VLTD Customer Service Center. Failure to do so within 90 days will forfeit your ability to receive any refunds.



RAIL



VOLUNTARY LONG TERM DISABILITY PLAN

ABOUT THE SMART-TD VLTD PLAN

Choose from two options to protect your income against loss due to injury, surgery or illness.

OPTION A: 2-YEAR DURATION

Guaranteed approved enrollment that pays up to a \$2,000 monthly benefit for up to two years.

OPTION B: 5-YEAR DURATION

Guaranteed approved enrollment that pays up to a \$5,000 monthly benefit for up to five years.

- Paid after 238 day waiting period.
- Stackable with other benefits such as RRB, up to 70% of pre-disability earnings.
- Benefits do not have to be repaid upon receipt of a FELA settlement.
- Pays for on and off the job disabilities for covered injuries, surgeries or illnesses.
- Benefits paid are tax-free.

RATES

OPTION A: 2 YEAR DURATION

Guaranteed approved enrollment that pays up to a \$2,000 monthly benefit for up to two years.

COVERAGES	MONTHLY COSTS			
MAX MONTHLY BENEFIT	AGE 18-39	AGE 40-49	AGE 50-59	AGE 60-69
\$2,000	\$37.20	\$50.00	\$57.00	\$57.00

OPTION B: 5 YEAR DURATION

Guaranteed approved enrollment that pays up to a \$5,000 monthly benefit for up to five years.

COVERAGES	MONTHLY COSTS			
MAX MONTHLY BENEFIT	AGE 18-39	AGE 40-49	AGE 50-59	AGE 60-69
\$1,000	\$22.30	\$30.90	\$38.70	\$38.70
\$2,000	\$43.60	\$60.80	\$76.40	\$76.40
\$3,000	\$64.90	\$90.70	\$114.10	\$114.10
\$4,000	\$86.20	\$120.60	\$151.80	\$151.80
\$5,000	\$107.50	\$150.50	\$189.50	\$189.50

HELP PROTECT YOUR FUTURE TODAY!

For more detailed information or to enroll, please contact the SMART-TD VLTD Customer Service Center at (224) 770-5328 or visit www.smart-vltd.com.

OFFSET EXPLANATION: Long-Term Disability (LTD) benefits are offset (reduced) if the combination of your monthly Railroad Retirement Board payments in combination with your Sun Life VLTD monthly benefits exceed 70% of your pre-disability earnings.
RRB: Unsure about how many years of service you have? Contact the Railroad Retirement Board (RRB) toll-free at (877) 772-5772.

READY TO ENROLL?

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