

# **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**

**March 1, 2022 and May 31, 2022**

**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**

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

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

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[insurance@sellersinsurance.com](mailto: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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