

Exclusive Discounted Disability Programs for NJSPS Members

As a Plastic Surgeon your most important asset is your ability to perform surgery. Your future wealth depends on this. Protecting this asset is a crucial component of your financial success.

For this reason the **NJSPS** had negotiated two discounted benefits for you through Ohio National Insurance Company and Petersen's Lloyd's.

Ohio National Insurance Company is offering a 15% discount to members with a monthly benefit coverage of \$17,000 per month payable to age 70.

Highlights

- 15% Discount off Rates
- Non-Cancellable & Guaranteed Renewable to Age 70
- Benefit amount of up to \$17,000 per month, combined with your current coverage for up to \$25,000 a month
- 3% cost of living benefit
- Coverage for **Board Certified Specialty**
- Catastrophic Benefit providing additional \$10,000 per month to age 70

Offered by Two Strong Partners



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Don't let your perfect plan be derailed by a disability!

Petersen's, Lloyd's

is offering up to an additional \$50,000 per month for 5 years with a \$5,000,000 Lump Sum at the end of year 5 with a 69% discount off standard rates and guaranteed issue!

Highlights

- Rates Discounted 69% of Regular Rates
- Guaranteed Issue
- Choose between \$50,000 for 84 Months or \$50,000 for 60 Months with \$5,000,000 Lump Sum
- Coverage for **Board Certified Specialty**
- Participation Up to 65% of total Income

Additional Considerations when thinking about Disability Coverage:

- Potential Lifestyle Increase
- Personal Guarantee on Office Lease
- Personal Guarantee of Equipment Lease
- Pension Obligations
- Buy-Sell Agreement

Call to Action

- See Enrollment form to get started