

Wisconsin Bankers Association

Lincoln Financial Group



ENHANCED BENEFITS:

Pooled rating with over 10,000 members

- Extended own occupation definition of disability
- \$10,000 Monthly Benefit Maximum on Long Term Disability
- Life Insurance Guarantee Issue Levels to \$500,000



Rating impact of pooling



Rate stability

NO PRICE INCREASE LAST 4 YEARS!

Last renewal change in 2013 was to LOWER rates by 10-18%

VALUE ADDS: *(Included for no additional cost)*

Employee Assistance Program

Travel Assistance

LifeKeys Services

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