

# CTGROUP™

*Is Now Offering Guaranteed Issue Benefits on Groups of 2 or More for Group Life, Short Term, Intermediate and Long Term Disability.*

- Group Life and AD&D with Minimum of \$10,000 Guaranteed Issue and Multiple of Earnings Plans up to \$250,000 on Groups of 10+ (\$75,000 for Groups of 2–9)
- Short Term Disability Plans with up to 66<sup>2</sup>/<sub>3</sub>% of Earnings. Provides Non-Occupational Coverage up to 1 Year with Guaranteed Issue Benefits up to \$1,250/week on 10+ Groups, \$500/week on 6 or more and \$250/week on 2–5 lives.
- Intermediate Disability Provides 24 Hour Coverage for Blue Collar Groups and New Businesses with up to \$6,000/month Guaranteed Issue on 10+ Groups, 3,000/month on 6 or more, and \$1,000/month on 2–5 lives.
- Long Term Disability with 24 Hour Coverage up to \$10,000/month on 10+ Groups and \$6,000/month Guaranteed Issue on Groups of 2 or more.
- Rating Software Available for Groups of 2–9 to Generate Immediate Quotes.
- Competitive Rates and Commission Schedules.
- Low Production Requirements for General Agents with Bonus Program Available.
- Special 10% Discounts Available When Endorsed by an Association or Chamber.

*Disability Plans Are Underwritten by Commercial Travelers Mutual Insurance Company, Life Plans Are Underwritten by Fidelity Security Life Insurance Company*

Call **John Reese** for More Details @ **800-803-8585** ext. 340 • “Quick Quote Faxline” 315-733-9614

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