

A Member Benefit of



STATE BAR
OF WISCONSIN

TO: Active State Bar of Wisconsin Members Who Have Worked With Bultman Financial Services
FROM: Bultman Financial Services
RE: STATE BAR OF WISCONSIN ENDORSED MEMBER DISABILITY INSURANCE PROGRAM

Bultman Financial Services, Inc. has once again facilitated the development of a Disability Insurance (DI) Program for active State Bar of Wisconsin members, age 60 and under. You have the option of choosing **Disability Income** (insures your earnings), **DI Retirement Security** (insures your retirement savings), and/or **Overhead Expense** (pays the fixed expenses of your business). All of these policies are issued by Principal Life, an A+ rated insurance company.

Disability Specialists, Inc. (DSI) will manage the enrollment process for the 3rd straight year. You will be contacted by one of DSI's advisors and given a very brief overview of the DI Program. Those of you who are interested will be emailed a detailed summary of the program benefits including individualized premium quotes.

If you want information on the program now, call DSI's Bozeman office at (888) 279-8348. Identify yourself as an active State Bar of Wisconsin member and you will be provided with the program details. You may also visit www.gotodsi.com/sbw to request a quote and learn more about the program.

Below is a brief summary of the program highlights.

- "Your Own" Occupation protection until age 65.
- Your premiums are **discounted 10%** because you are an active member of the State Bar of Wisconsin.
- If three or more members of the same firm purchase coverage, the policies will be issued with a 20% discount.
- Your coverage goes with you **without increases in premium or changes in the benefits**, regardless of where you work or what associations you belong to.
- **Physicals or blood tests may not be required** (based on age and the amount of coverage for which you apply).
- If you meet the Simplified Issue Requirements, you are **guaranteed to be issued a policy at standard rates with the 10% discount**.
- The DI Retirement Security and Overhead Expense Policies are available **in addition to** the maximum Disability Income coverage for which you qualify.

Many of you may already have Group LTD through Bultman Financial Services or your current firm. Using a combination of Individual DI and Group Long Term Disability Coverage may be the best alternative for many members. The two benefits do not off-set each other, both have high levels of monthly benefit and up to 100% of income that can be insured against catastrophic disabilities. A DSI advisor will walk guide you through the best choice, given your individual financial needs.

If you do NOT want to be contacted, your name will be put on the Do Not Call List if you write your name and "DNC" on the top of this announcement and fax it to DSI at (503) 620-2099 or email DNC@gotodsi.com with your name in the subject line. If you choose to be put on the Do Not Call List, you will have 30 days from the date of this letter to enroll in the program on a Simplified Issue Basis. If you do NOT enroll within 30 days of the date of this letter, you will NOT be able to enroll on a Simplified Issue Basis in the future.