

One Court Square · Long Island City, NY 11120-0001
(800) 535-2711 · Fax (800) 584-9370 · www.nationalbenefitlife.com

New York Statutory DBL Insurance **New Business Rates Effective July 1, 2009**

	Monthly Per Capita Rates	
	MALE	FEMALE
1-49 employees (billed annually in advance)	NEW: \$1.30	\$3.45
10-49 employees (billed quarterly in arrears)	\$2.90	\$6.35
Partner, Proprietor or Member (voluntary coverage) ²	\$9.50	\$9.50

Minimum policy premium \$20 per quarter or \$80 annually.

National Benefit Life offers:

- ◆ Low premium rates available 1-49 employees
- ◆ *Fast* policy issue
- ◆ Competitive commission, paid monthly
- ◆ Financial strength - A.M. Best rated **A+** (Superior)³
- ◆ NBL Direct™ - instant claim information available 24/7, (800) 535-2710
- ◆ Quick competitive quotes for groups with 50 or more employees

**For more information,
contact your Lincoln Financial
marketing representative
or Lisa Kelly, Account Manager
at 516 681-3321 x 114,
lisa.kelly@lfg.com**

¹ Policy Form 8-910-DBL(82)

² Employer of at least one employee may apply for coverage at time of application or 30 days prior to next renewal.

³ Explanation of Rating: Best ratings range in order from the highest rating as follows: A++, A+, A, A-, B++, B+, B, B-, C++, C+, C, C-, D, E, F, S.