



Karnack Rate Summary
Long Term Disability
 See attached premium rate table below
Rate Guarantee: 3 Years

Premium Option – Monthly Premium Cost (based on 12 payments per year)

Annual Earnings	Monthly Earnings	Monthly Benefit	Injury/Sickness Elimination Period in Days					
			0 / 7	14 / 14	30 / 30	60 / 60	90 / 90	180 / 180
\$3,600	\$300	\$200	\$9.02	\$7.20	\$5.94	\$4.06	\$3.52	\$2.72
\$5,400	\$450	\$300	\$13.53	\$10.80	\$8.91	\$6.09	\$5.28	\$4.08
\$7,200	\$600	\$400	\$18.04	\$14.40	\$11.88	\$8.12	\$7.04	\$5.44
\$9,000	\$750	\$500	\$22.55	\$18.00	\$14.85	\$10.15	\$8.80	\$6.80
\$10,800	\$900	\$600	\$27.06	\$21.60	\$17.82	\$12.18	\$10.56	\$8.16
\$12,600	\$1,050	\$700	\$31.57	\$25.20	\$20.79	\$14.21	\$12.32	\$9.52
\$14,400	\$1,200	\$800	\$36.08	\$28.80	\$23.76	\$16.24	\$14.08	\$10.88
\$16,200	\$1,350	\$900	\$40.59	\$32.40	\$26.73	\$18.27	\$15.84	\$12.24
\$18,000	\$1,500	\$1,000	\$45.10	\$36.00	\$29.70	\$20.30	\$17.60	\$13.60
\$19,800	\$1,650	\$1,100	\$49.61	\$39.60	\$32.67	\$22.33	\$19.36	\$14.96
\$21,600	\$1,800	\$1,200	\$54.12	\$43.20	\$35.64	\$24.36	\$21.12	\$16.32
\$23,400	\$1,950	\$1,300	\$58.63	\$46.80	\$38.61	\$26.39	\$22.88	\$17.68
\$25,200	\$2,100	\$1,400	\$63.14	\$50.40	\$41.58	\$28.42	\$24.64	\$19.04
\$27,000	\$2,250	\$1,500	\$67.65	\$54.00	\$44.55	\$30.45	\$26.40	\$20.40
\$28,800	\$2,400	\$1,600	\$72.16	\$57.60	\$47.52	\$32.48	\$28.16	\$21.76
\$30,600	\$2,550	\$1,700	\$76.67	\$61.20	\$50.49	\$34.51	\$29.92	\$23.12
\$32,400	\$2,700	\$1,800	\$81.18	\$64.80	\$53.46	\$36.54	\$31.68	\$24.48
\$34,200	\$2,850	\$1,900	\$85.69	\$68.40	\$56.43	\$38.57	\$33.44	\$25.84
\$36,000	\$3,000	\$2,000	\$90.20	\$72.00	\$59.40	\$40.60	\$35.20	\$27.20
\$37,800	\$3,150	\$2,100	\$94.71	\$75.60	\$62.37	\$42.63	\$36.96	\$28.56
\$39,600	\$3,300	\$2,200	\$99.22	\$79.20	\$65.34	\$44.66	\$38.72	\$29.92
\$41,400	\$3,450	\$2,300	\$103.73	\$82.80	\$68.31	\$46.69	\$40.48	\$31.28
\$43,200	\$3,600	\$2,400	\$108.24	\$86.40	\$71.28	\$48.72	\$42.24	\$32.64
\$45,000	\$3,750	\$2,500	\$112.75	\$90.00	\$74.25	\$50.75	\$44.00	\$34.00
\$46,800	\$3,900	\$2,600	\$117.26	\$93.60	\$77.22	\$52.78	\$45.76	\$35.36
\$48,600	\$4,050	\$2,700	\$121.77	\$97.20	\$80.19	\$54.81	\$47.52	\$36.72
\$50,400	\$4,200	\$2,800	\$126.28	\$100.80	\$83.16	\$56.84	\$49.28	\$38.08
\$52,200	\$4,350	\$2,900	\$130.79	\$104.40	\$86.13	\$58.87	\$51.04	\$39.44



\$54,000	\$4,500	\$3,000	\$135.30	\$108.00	\$89.10	\$60.90	\$52.80	\$40.80
\$55,800	\$4,650	\$3,100	\$139.81	\$111.60	\$92.07	\$62.93	\$54.56	\$42.16
\$57,600	\$4,800	\$3,200	\$144.32	\$115.20	\$95.04	\$64.96	\$56.32	\$43.52
\$59,400	\$4,950	\$3,300	\$148.83	\$118.80	\$98.01	\$66.99	\$58.08	\$44.88
\$61,200	\$5,100	\$3,400	\$153.34	\$122.40	\$100.98	\$69.02	\$59.84	\$46.24
\$63,000	\$5,250	\$3,500	\$157.85	\$126.00	\$103.95	\$71.05	\$61.60	\$47.60
\$64,800	\$5,400	\$3,600	\$162.36	\$129.60	\$106.92	\$73.08	\$63.36	\$48.96
\$66,600	\$5,550	\$3,700	\$166.87	\$133.20	\$109.89	\$75.11	\$65.12	\$50.32
\$68,400	\$5,700	\$3,800	\$171.38	\$136.80	\$112.86	\$77.14	\$66.88	\$51.68
\$70,200	\$5,850	\$3,900	\$175.89	\$140.40	\$115.83	\$79.17	\$68.64	\$53.04
\$72,000	\$6,000	\$4,000	\$180.40	\$144.00	\$118.80	\$81.20	\$70.40	\$54.40
\$73,800	\$6,150	\$4,100	\$184.91	\$147.60	\$121.77	\$83.23	\$72.16	\$55.76
\$75,600	\$6,300	\$4,200	\$189.42	\$151.20	\$124.74	\$85.26	\$73.92	\$57.12
\$77,400	\$6,450	\$4,300	\$193.93	\$154.80	\$127.71	\$87.29	\$75.68	\$58.48
\$79,200	\$6,600	\$4,400	\$198.44	\$158.40	\$130.68	\$89.32	\$77.44	\$59.84
\$81,000	\$6,750	\$4,500	\$202.95	\$162.00	\$133.65	\$91.35	\$79.20	\$61.20
\$82,800	\$6,900	\$4,600	\$207.46	\$165.60	\$136.62	\$93.38	\$80.96	\$62.56
\$84,600	\$7,050	\$4,700	\$211.97	\$169.20	\$139.59	\$95.41	\$82.72	\$63.92
\$86,400	\$7,200	\$4,800	\$216.48	\$172.80	\$142.56	\$97.44	\$84.48	\$65.28
\$88,200	\$7,350	\$4,900	\$220.99	\$176.40	\$145.53	\$99.47	\$86.24	\$66.64
\$90,000	\$7,500	\$5,000	\$225.50	\$180.00	\$148.50	\$101.50	\$88.00	\$68.00
\$91,800	\$7,650	\$5,100	\$230.01	\$183.60	\$151.47	\$103.53	\$89.76	\$69.36
\$93,600	\$7,800	\$5,200	\$234.52	\$187.20	\$154.44	\$105.56	\$91.52	\$70.72
\$95,400	\$7,950	\$5,300	\$239.03	\$190.80	\$157.41	\$107.59	\$93.28	\$72.08
\$97,200	\$8,100	\$5,400	\$243.54	\$194.40	\$160.38	\$109.62	\$95.04	\$73.44
\$99,000	\$8,250	\$5,500	\$248.05	\$198.00	\$163.35	\$111.65	\$96.80	\$74.80
\$100,800	\$8,400	\$5,600	\$252.56	\$201.60	\$166.32	\$113.68	\$98.56	\$76.16
\$102,600	\$8,550	\$5,700	\$257.07	\$205.20	\$169.29	\$115.71	\$100.32	\$77.52
\$104,400	\$8,700	\$5,800	\$261.58	\$208.80	\$172.26	\$117.74	\$102.08	\$78.88
\$106,200	\$8,850	\$5,900	\$266.09	\$212.40	\$175.23	\$119.77	\$103.84	\$80.24
\$108,000	\$9,000	\$6,000	\$270.60	\$216.00	\$178.20	\$121.80	\$105.60	\$81.60
\$109,800	\$9,150	\$6,100	\$275.11	\$219.60	\$181.17	\$123.83	\$107.36	\$82.96
\$111,600	\$9,300	\$6,200	\$279.62	\$223.20	\$184.14	\$125.86	\$109.12	\$84.32
\$113,400	\$9,450	\$6,300	\$284.13	\$226.80	\$187.11	\$127.89	\$110.88	\$85.68
\$115,200	\$9,600	\$6,400	\$288.64	\$230.40	\$190.08	\$129.92	\$112.64	\$87.04
\$117,000	\$9,750	\$6,500	\$293.15	\$234.00	\$193.05	\$131.95	\$114.40	\$88.40

© 2017 by The Hartford. Classification: Company Confidential. All rights reserved.
No part of this document may be reproduced, published, or used without the permission of The Hartford.



\$118,800	\$9,900	\$6,600	\$297.66	\$237.60	\$196.02	\$133.98	\$116.16	\$89.76
\$120,600	\$10,050	\$6,700	\$302.17	\$241.20	\$198.99	\$136.01	\$117.92	\$91.12
\$122,400	\$10,200	\$6,800	\$306.68	\$244.80	\$201.96	\$138.04	\$119.68	\$92.48
\$124,200	\$10,350	\$6,900	\$311.19	\$248.40	\$204.93	\$140.07	\$121.44	\$93.84
\$126,000	\$10,500	\$7,000	\$315.70	\$252.00	\$207.90	\$142.10	\$123.20	\$95.20
\$127,800	\$10,650	\$7,100	\$320.21	\$255.60	\$210.87	\$144.13	\$124.96	\$96.56
\$129,600	\$10,800	\$7,200	\$324.72	\$259.20	\$213.84	\$146.16	\$126.72	\$97.92
\$131,400	\$10,950	\$7,300	\$329.23	\$262.80	\$216.81	\$148.19	\$128.48	\$99.28
\$133,200	\$11,100	\$7,400	\$333.74	\$266.40	\$219.78	\$150.22	\$130.24	\$100.64
\$135,000	\$11,250	\$7,500	\$338.25	\$270.00	\$222.75	\$152.25	\$132.00	\$102.00
\$136,800	\$11,400	\$7,600	\$342.76	\$273.60	\$225.72	\$154.28	\$133.76	\$103.36
\$138,600	\$11,550	\$7,700	\$347.27	\$277.20	\$228.69	\$156.31	\$135.52	\$104.72
\$140,400	\$11,700	\$7,800	\$351.78	\$280.80	\$231.66	\$158.34	\$137.28	\$106.08
\$142,200	\$11,850	\$7,900	\$356.29	\$284.40	\$234.63	\$160.37	\$139.04	\$107.44
\$144,000	\$12,000	\$8,000	\$360.80	\$288.00	\$237.60	\$162.40	\$140.80	\$108.80