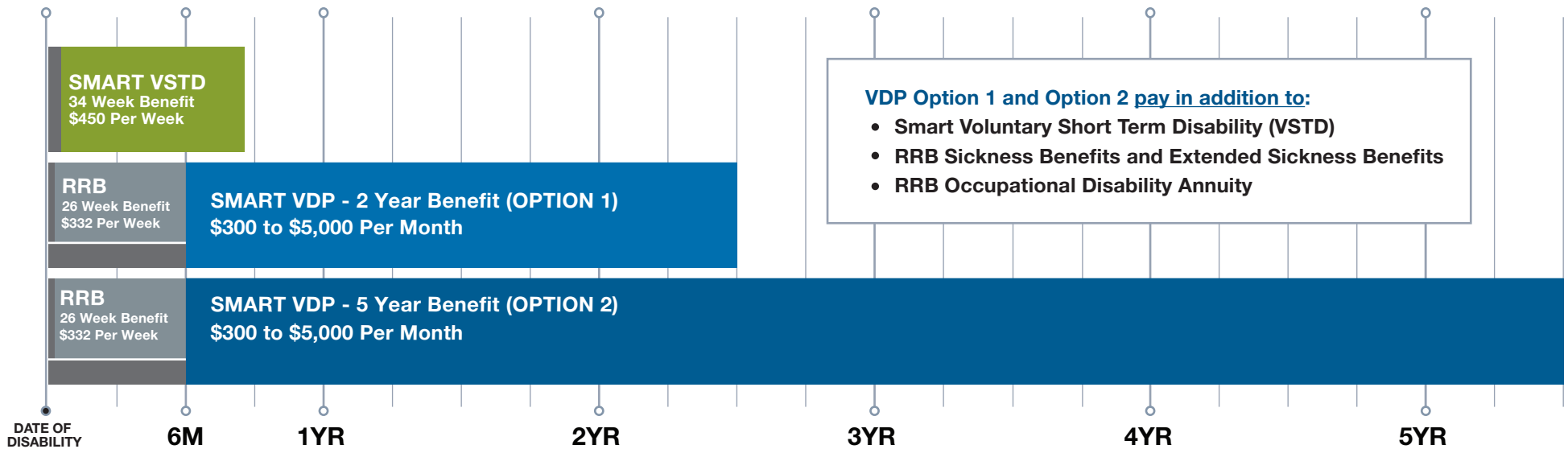



SMART Voluntary Disability Plan (VDP)

A new way to Enhance and Extend income replacement benefits

www.smart-vltd.com



-  WAITING PERIOD - 1 Week RRB, 3 Weeks VSTD, 26 Weeks VDP
-  RRB Sickness Benefits - 26 Week Benefit ²
-  SMART VSTD - 34 Week Benefit
-  SMART VDP - 2 Year Benefit Option ¹
-  SMART VDP - 5 Year Benefit Option ¹

-  **What if you were burdened with a serious INJURY?**
-  **Or developed a debilitating ILLNESS?**
-  **What if that disability lasted a year or longer?**

Bills add up... Are you prepared?

To learn more or enroll, call 224-770-5328

¹ **SMART VDP:** SMART VDP benefits amounts may require simplified medical underwriting to be approved. This is a basic illustration of benefits and makes no guarantee or warranty on the processing of claims. It is recommended that each member with coverage read their entire policy booklet once received. For more information about SMART VDP offered by Amalgamated Life Insurance Company, please visit www.smart-vltd.com or contact the Enrollment Center at (224) 770-5328.

² **RRB:** You may or may not be eligible for Railroad Retirement Board (RRB) sickness or disability benefits after 26 weeks. RRB benefit amount is for illustrative purposes only; actual amounts may vary. More information is available by calling an RRB office toll-free at 877-772-5772.