



PO BOX 20787, ATLANTA, GA 30320

TELEPHONE (404) 767-7501 ext 222
(800) 241-6103 ext 222
FAX (404) 761-8326

www.HarveyWatt.com
pilot@harveywatt.com

Why purchase the USAPA Supplemental Loss of License Insurance

- 1 in 20 professional pilots are disabled every year.
- Your company LTD benefits are taxable;
 - East pilots receive 50% of their pay: Taxed
 - West pilots receive 60% of their pay: Taxed

If your effective Federal & State tax rate is a conservative 25%: a disabled pilot's net pay would be about 37.5% East or 45% West.

- Tax-Free* Benefits of up to \$6,000 a month from our Monthly Pay plan or up to \$250,000 from our Lump Sum plan.
- Life Endorsement can pay your beneficiary should you die before receiving the benefit.
- Plans available to provide continuous coverage to age 65.
- Group rates and Guaranteed Renewable: after enrollment and until max plan age: never be required to answer additional health questions.
- Portable policies: our policies will travel with you, at group rates, regardless of your employer or union affiliation.

Important to note: This USAPA endorsed disability plan is the only plan that your company LTD plan will not offset against or reduced by. You can receive up to 100% of your gross pre-disability when combining the USAPA Supplemental Loss of License Plan and the US Airways company LTD Plan.

We look forward to a continued partnership for many years to come and stand by to assist you in your disability and life insurance needs. Visit HarveyWatt.com and click on the USAPA logo for pricing and enrollment.

Best regards,
Robin Alston
800-241-6103 ext 235
ralston@harveywatt.com

This is only our understanding of current tax laws. Since these laws are subject to interpretation and change, we recommend that you seek independent counsel regarding your tax situation.