

**A NEW PLAN OF
"MONTHLY INCOME" PROTECTION FOR
GCSAA MEMBERS**

**By Earl H. Whitney, C.L.U.
Whitney Associates, Inc.**

The new "Monthly Income" plan takes the place of a previous plan, by providing greater benefits at a lower cost.

It is now available to members of GCSAA and provides monthly income benefits ranging from \$200.00 a month to \$1,000.00 a month.

The plan allows an individual to select the waiting period best suited to his financial needs (a 30-day or 90-day waiting period).

Benefits are payable for five (5) years in the event of sickness (or to age 65 if earlier), and for your lifetime if disabled due to an accident.

Rates for the GCSAA plan are 20% to 40% lower than are available on a comparable basis from independent individual sources. For example, at age 35 the quarterly premium for \$500.00 a month benefit is \$27.75. At age 50 it is \$39.50. Both of these plans have assumed selection of a 30-day waiting period plan.

One of the important considerations is a Waiver of Premium clause. Under most plans an individual continues to pay premiums for 6 months or 9 months, after he has become disabled. Under the GCSAA plan, one does not pay further premiums while he is disabled.

This plan has been so designed the club may pay the premium, or the golf course superintendent may pay the premium, or they may be shared by both. Premiums paid by the club are not considered as additional income by the superintendent. Premiums paid by the club are considered to be a business expense item. This is an excellent fringe benefit.

Many members have protected themselves for life insurance, and are also covered for hospitalization, surgical and major medical benefits, and in a few instances are participating in a pension plan. However, very few clubs have a formal Salary Continuation plan, and very few members have protected themselves from a "Living death"—one that occurs when they are totally disabled. Have you protected yourself? The GCSAA plan makes it possible for you to protect yourself and your family at low cost.

(For further information, write to: Mr. Earl H. Whitney, President, Whitney Associates, Inc., 18 Cleveland Street, Orange, New Jersey 07050.)

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