

“As we looked at opportunities to save costs, provide better customer service and enhanced benefits for our employees, we decided to move our group LTD and Life plans to the ISM Trust. ISM service personnel are responsive, and work with us to resolve issues—no matter how complex.

Rahel Rosner, Director of Finance and Operations
Georgetown Day School, Washington, DC



360° Partnership

Integrated Approach to Complete Coverage

Theory • Resources • Services • Advice • Support
Research • Analysis • Membership • Leadership

Partnership At Work ...

Protect Those Who Protect Your Students
Group Long Term Disability Insurance from ISM

ISM offers Long Term Disability income protection for employees through the Independent School Group Insurance Trust. More than 300 schools rely on our expertise and personalized service—plus our **guaranteed savings for NBOA members**.

Yet, joining the Trust is much more than electing excellent coverage for your faculty and staff—it's partnering with the leaders in private-independent school theory; enriching your culture and enhancing your administrative practices.

A True 360° Partnership

isminc.com/insurance



#ISMINCinsurance
Join the conversation.



Partnership At Work ...

Serving in two separate schools, I've long-believed that ISM products provide excellent value at a modest cost. ISM earned my complete loyalty when the worst happened—a beloved faculty member was diagnosed with stage 4 cancer. I cannot fully describe the kindness, caring and support Bill Amos and his team gave in arranging her benefits and fulfilling every promise, before and after her death. ISM gave her the gift of financial sustenance as she focused on the time she had left. I can think of no stronger testimonial—when our employees faced life-crisis, Bill and his ISM team were there to take care of them when they needed it the most.

*Janet Peddy, Director of Finance, Planning and Operations
The Webb Schools, Claremont, CA*

I have partnered with ISM for two decades on LTD benefits for two simple reasons: a superior product and total commitment to the customers they serve. While other firms make assurances, ISM serves and delivers.

*Michael Richards, CPA, Chief Financial Officer
St. Stephen's Episcopal School, Austin, TX*

Wheeler partners with the ISM Trust to offer its employees comprehensive Long Term Disability and Life insurance programs with an expansive, competitively priced menu of coverages. Their claims service is exceptional, which is a true test of an insurer's commitment to client needs.

*Gary Esposito, Business Manager
The Wheeler School, Providence, RI*

Group Long Term Disability Insurance

ISM's only business is private-independent schools. Since 1978, we have dedicated ourselves to providing high quality, cost-effective group insurance coverages through our Independent School Group Life and Disability Insurance Trust (IS/IT)®. **More than 600 group Disability and Life insurance plans are currently in force through the Trust.**

The Trust's LTD benefits are designed to provide faculty and staff a source of income for most any eventuality. **Guaranteed savings over your in-force LTD rate for new NBOA Trust members.**

Just a Few ISM Trust Group LTD Highlights:

- Extended protection for key administrators who regularly work more than 40 hours/week
- Liberal definition of partial disability: an employee never has to be totally disabled in order to qualify for benefits
- Coverage continued during sabbatical leave
- Conversion privilege for terminating employees

Just a Few Available Additional Benefit Options:

- Pension supplement/retirement savings benefit of 5–15% of a disabled employee's monthly salary paid to the school's pension plan on behalf of the disabled employee—for deposit into the employee's 403(b) or 401(k) plan
- Housing allowance benefit for boarding school personnel who reside on campus
- Group medical insurance premium payment

Partnership Starts Here!

If you have any questions regarding ISM's Group Long Term Disability, contact Bill Amos at 302-656-4944, ext. 114 or via e-mail, bill@isminc.com.



This is an outline only, and is under no circumstances a contract for the insurance coverage described herein. The Independent School Group Life and Disability Insurance Trust (is/it®) is marketed by Assurant Employee Benefits and underwritten by Union Security Insurance Company, rated "A-" (Excellent) by A.M. Best.