



Dear PTR Members,

We think you will agree that your ability to earn a living is probably your most important asset. No one needs to tell you how difficult life would be without an income.

Our recent membership survey revealed that many of you thought Long Term Disability Insurance coverage would be a great addition to our member benefits.

PTR has selected the Mutual of Omaha family of companies (Mutual of Omaha) to offer you an exciting and important LONG-TERM DISABILITY benefit. PTR Members, if they apply and are approved, will be eligible to receive **enhanced benefits and reduced rates not available to the general public.**

With an A+ (excellent) rating and a policyholder surplus of \$2.3 billion, Mutual of Omaha is endorsed by hundreds of associations, representing more than five million members nationwide. They've been providing insurance benefits to association members for almost 50 years. Mutual of Omaha has extremely high quality products, a strong commitment to personalized customer service and can customize a solution to meet your specific individual needs.

To learn more about this powerful benefit, simply call 866-511-9106 or send an e-mail to Bryant.Walton@Crump.com and request a convenient time to be contacted.

We trust that this unique program will enhance your PTR Membership while protecting your family by protecting your most important asset - your income!

My best,

Julie W. Jilly
VP Marketing/Special Events