

Thank you for participating in your association member/employee group disability plan. Each year you are required to update your earnings and benefits based on your previous calendar year earnings (2021). To insure you have the proper level of coverage at the correct premium, we ask that you take the time to update your earnings using the link in this email which is also accessible through our customer service portal. If you have already updated your earnings this year, you do not need to do anything further.

HOW TO I UPDATE MY EARNINGS AND BENEFITS?

Click this link <u>Income Reporting Form</u>, complete and submit. After you submit the form, the last screen will indicate your submission is complete and your form is received. Your income reporting form will be processed, and new evidence of coverage and policy certificate will be mailed to you within 5 business days. Your 10-digit customer service portal ID number will also be included.

After 5 business days you can view your new premium and benefit by logging into the customer service portal. Log into the portal at: www.ryan.seemyinsurance.com. If you have not used the portal previously you will need to click on "register". Enter in your information and leave the social security field blank since it is not required. Enter your birthday using the format (00/00/0000) and the ID # is the 10-digit number mailed to you with your policy certificate. This will prompt you to create a username and password. Once you have logged on, you can update your mailing address, email address and phone number, and update your bank information. You can also see your insurance plans and benefits. If you have any problems or you do not have your member ID#, call the Customer Service Department at (866)-809-3899. If you get an error message, try using Chrome or Microsoft Edge instead.

HOW DO I DETERMINE MY EARNINGS?

You should update your earnings annually. Use your prior calendar year tax documents to update your earnings. Use the earnings from your current job, not a previous job. If employed less than 12 months, average your earnings for the months employed in your new position and average this out over 12 months.

- C-Corporation Shareholder or employee: The greater of W-2 Box 1 or Box 5.
- Partner, P.C. Partner, Limited Liability Company (LLC) or Limited Liability Partnership (LLP) Owner-Employee or employee: Schedule C - line 31 or Schedule K-1- box 1 and or box 4 and or the greater of W-2 Box 1 or Box 5.
- Sole Proprietor or employee: Schedule C- line 31 or the greater of W-2 Box 1 or Box 5.
- S-Corporation Shareholder or employee: Schedule K-1- box 1 and or box 4 and or the greater of W-2 Box 1 or Box 5

If you have any questions, you can call the customer service center at: 866-809-3899. Or you can email: Ryan@FTJ.com.

Thank you for your time and support!

Ryan Insurance Strategy Consultants

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