

# Tired of selling rate increases ?



MSM is pleased to offer your clients a guaranteed savings

## New Jersey Temporary Disability Insurance – TDB

### Guaranteed Discount Program

- Available on groups of 2 to 300 lives
- Automatic discounts off State Fund & Private Carrier rates
- Eliminates the State Fund annual assessment charge
- Increases the non-taxable benefit percentage
- Expedited claims handling
- Effective dates both on and off calendar year



# Lower rates for your clients Top Commissions for your agency

For additional information, please call or visit:

**MSM General Agency Inc.**  
2300 Hylan Boulevard Staten Island, NY 10306  
(718) 979-0200  
[www.MSMGeneral.com](http://www.MSMGeneral.com)