

# The Financial Benefits of Choosing Allsup SSDI Representation

More than 1.8 million people are waiting to learn if they will receive their Social Security Disability Insurance (SSDI) award. Newcomers to the complex and cumbersome SSDI application process may not be fully aware of their options when seeking help or the average length of time to receive benefits, which can typically take two to four years.

First and foremost, we understand the monetary strain a disability can have on your finances. We know you've worked hard over the years and would like to preserve your savings. We know you want to continue to receive a monthly income even though your medical condition prevents you from working. Allsup focuses on obtaining your award at the earliest possible level and as quickly as possible to secure your long-term financial benefits.

## One-Time Fee with No Extra Costs

The fee for SSDI representation by any organization—such as Allsup or an attorney—is determined by the SSA and is a one-time percentage of any retroactive benefits you are due. Currently, under the SSA's fee agreement approval process, it is 25 percent of the retroactive dollar amount awarded, not to exceed \$6,000. Allsup only charges a one-time fee if your claim is approved, so we get paid only if you get awarded. There are no other fees and we do not charge for expenses such as travel or for collecting medical records as other organizations might.



*Allsup employees Jana (left) and Meghan.*

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**Example (see box below):** If you're awarded a \$1,000 monthly benefit and the award is retroactive 10 months (\$10,000), your representation fee would be \$2,500 (25 percent x \$10,000).

**Example:** If you're awarded a \$1,000 monthly benefit and it takes 42 months to receive your benefit, your representation fee would be capped at \$6,000 on the \$42,000 retroactive award rather than \$10,500 (25 percent x \$42,000).

Below is a sample calculation of how small Allsup's fee is compared to the long-term financial benefits you may receive.

<b>Customer:</b>	Alex
<b>Age:</b>	42
<b>Award Received:</b>	10 months after becoming eligible
<b>Monthly Benefit:</b>	\$1,000
<b>Retroactive Benefits Received:</b>	\$10,000 (10 months x \$1,000)
<b>One-Time Allsup Fee:</b>	\$2,500 (25% x \$10,000)
<b>Immediate Customer Income:</b>	\$7,500
<b>Future Annual Benefits:</b>	\$12,000 (plus any cost-of-living increases)

## Once the initial award is made, regular monthly benefits begin.

**Ongoing benefits with an annual benefit of \$12,000 a year:**

10 years = \$120,000 + cost-of-living increases

20 years = \$240,000 + cost-of-living increases

30 years = \$360,000 + cost-of-living increases



**In addition to financial benefits, there are many other advantages for considering Allsup, including:**

### **High Success Rate**

Allsup consistently gains SSDI awards for its customers. Our 98 percent award rate for all customers who complete the SSDI process with us far exceeds the national average of those applying for Social Security disability benefits without professional representation.

### **Specialization in the Industry**

Allsup employs multiple claims representatives and specialists who are experts in handling SSDI claims in local communities across the country. Other types of paid representatives such as law firms may or may not have attorneys dedicated solely to SSDI claims.

### **Knowledge and Experience**

Our expert claims representatives specialize in SSDI and understand the complexities and nuances of the process. For more than 25 years, Allsup's knowledgeable staff has been serving individuals with disabilities and working closely with the Social Security Administration (SSA). During this time, we have helped more than 170,000 people with disabilities receive their entitled SSDI benefits.

### **Understanding your Disability**

The SSA has specific disability impairment criteria for hundreds of medical conditions. Allsup representatives are experienced in working with a variety of disabilities and knowledgeable about the impairment criteria to prepare each case with details and in the language required by the SSA to avoid unnecessary delays, a reduced award or denial of benefits.

### **Regular Status Updates**

Your Allsup claims representative will monitor the status of your claim and keep you informed on a regular basis. We'll update you on the progress of your application, including timely notices of impending deadlines, scheduled hearings, or when to submit additional documents.

You can also join Allsup Place<sup>®</sup>, our secure online community and take advantage of the many features and benefits that Allsup Place offers such as checking the status of your disability claim and locating resources customized for your needs.

### **Guidance throughout the Process**

Allsup accepts customers at all claim levels throughout the SSDI process. We complete all forms and gather relevant medical records and data from your healthcare professionals to remove the burden from you. Our award rates are higher than the national average, including both the initial application and reconsideration phases. This means more people who appoint Allsup receive their awards quicker and may avoid attending a hearing or having their case go to the Appeals Council.

### **Representation at Local Hearings**

Approximately one-quarter of SSDI cases proceed to the hearing level, which is when the claim comes before an administrative law judge (ALJ). If your claim does reach this level, Allsup has experts located across the country who will personally represent you at local hearings. However, approximately 65 percent of our customers who reach the hearing level never have to attend a hearing because we obtain a favorable on-the-record decision from the ALJ.

### **Electronic Filing**

Allsup utilizes electronic filing whenever possible to improve the chance of a timely response. We will complete all Social Security forms for you—whether electronically, by phone and/or mail.

Overall, by choosing Allsup as your SSDI representative, you are increasing your chances for success. Customers who choose Allsup usually get their award faster. It's important to remember that the faster you can get through the SSDI process, the sooner you will receive regular monthly income and the benefits you deserve. That's the Allsup advantage.

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