

# NAPFA

## Individual Disability Insurance Program

Do you own individual disability insurance? NAPFA now offers an **individual disability insurance program** that is easier to qualify for and more affordable than other options in the market.

*Secura Consultants*, a NAPFA Resource Partner, once again negotiated premium discounts and preferred underwriting for active members of NAPFA. This member benefit means it's easier and more affordable for members to get individual disability coverage!

Each policy is issued by **Principal Financial** and will stay with you your entire working career. Once the policy is issued, NO changes in premium or policy definitions can be made unless requested by you. To learn more about the program you may call 888.279.8348 or visit <https://www.gotodsi.com/napfa>

You may qualify on a Modified Guaranteed Issue basis up to the limits listed below. Additional coverage may be available with medical underwriting.

**For members age 60 and under:**

- Disability Income: up to \$5,000 of monthly benefit

**For members age 55 and under:**

- Disability Income: up to \$5,000 of monthly benefit
- Overhead Expense: up to \$5,000 of monthly benefit
- DI-Retirement Security: up to \$2,050 of monthly benefit

**To qualify for the Modified Guaranteed Issue benefit, you must not...**

- 1) Have missed three consecutive days of work
- 2) Have been hospitalized or partially disabled in the six months prior to your application
- 3) Be currently collecting disability benefits
- 4) Be home-bound
- 5) Exceed the income requirements (you can enroll for less than the maximum)

Administered by the consultants of Disability Specialists, Inc. (DSI). Contact DSI at 888-279-8348 or visit [www.gotodsi.com](http://www.gotodsi.com) with any questions.

*Don't forget to utilize your Resource Partner. For questions regarding the program or general questions about disability risk management, please contact Mitch Nelson at Secura Consultants at 952-641-5206.*

