

# NMIN Alliance™

...dependable selections for an unsure future.

## Disability Income Protection

Nearly 60% of injuries happen off the job, which means they are not covered by Workers' Compensation.<sup>2</sup> If you were disabled today, how would the taxable \$800 a month from the State Basic Plan take care of your Family? How would you maintain your standard of living? Both the Basic and Supplemental disability plans can provide the source of income to help you continue to pay normal living expenses, but not when other income will be subtracted from your payments.

<sup>2</sup> Source: National Safety Council, Injury Facts, 2002 Edition.

HIGHLIGHTS

- 10-Day Right to Examine Policy
- Benefit Periods to Age 65 or 67
- Accident & Sickness Coverage
- Can pay in addition to the Basic Disability Plan
- Portable and Non-Cancellable to Age 65 or 67

### Basic DI Plan Features

- \$800 a month maximum AND it is taxable.
- 90 day waiting period
- 24 months coverage as own occupation after, any occupation
- Other income will be deducted from the \$800 a month

### Supplemental LTD Benefit

Elimination Period: 90 & 180 days  
Benefit Period: 24 months of own occupation after, any occupation.

- After enrollment period, you must qualify and you will pay for physical exam.
- Pre-existing conditions
- All income will be deducted from your disability payout.
- LTD will end, "when you're no longer eligible" must be actively employed
- Group coverage

### Our DI Plan Features

- Individually owned - you can take it with you if you leave and it can't be canceled at any time like Group coverage.
- You pay premiums yourself, so benefits are tax free (unlike the Basic DI Plan)
- Simplified Issued - no medical exams
- Other income NOT deducted from disability payout
- Fully customized for you, with the benefits you need
- Will pay in addition with your Basic DI Plan.
- Fixed premiums and non-cancellable coverage
- Your disability monthly payment is tax free!
- And much more

### Important Other Benefits

#### Student Loan Protection

The Student Loan Protection Rider reimburses you for student loan payments - no matter how many you have, or how many institutions they're with.

- Coverage up to \$2500 per month
- You can tailor coverage for a specific debt, \$250 - \$2500 per month
- Duration - 10 to 15 years
- No documentation is required

#### Retirement Protection Plus (RPP)

Retirement plans are one of the most important benefits an you can use to create a healthy retirement income. However, should you become too sick or injured to work, generally all retirement saving stops - because neither the employee nor the employer can make contributions if the employee is not actively at work.

RPP helps mitigate this risk by replacing the contribution you would have made to a defined contribution plan while totally disabled.

A monthly benefits insuring 100% of your retirement plan contributions, including any employer match, will be paid into a trust established for your benefit. You direct how benefits are invested and you can begin accessing them at age 65.

### CONTACT

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This is a brief summary of the NMIN Alliance Disability Income Protection. Refer to your policy/certificate for complete details as limitations and exclusions apply.

### FINDING INCOME PROTECTION THAT'S RIGHT FOR YOU

Now that you've had a chance to learn about your disability income offered by the State, talk with your NMIN Alliance representative about a customized policy.

#### What's next?

1. Consider your protection needs and priorities
2. Ask your NMIN Alliance representative for a proposal or illustration
3. Don't forget to ask about Student Loan Protection and Retirement Protection Plus

Your local NMIN Alliance Representative:

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