

**GREAT RATES AND BENEFITS  
MADE POSSIBLE BY  
THE BUYING POWER OF  
YOUR NAIFA MEMBERSHIP**

**There is no good reason to delay.**

Here are a few reminders why you should act today to protect your income with the NAIFA Advantage Plus Disability Income Protection Plan.

- ✓ Competitive group rates
- ✓ Automatic cost of living adjustments
- ✓ Spouses can be included
- ✓ Continued family income option
- ✓ 24 hour coverage
- ✓ Supplement your current disability coverage
- ✓ Portable if you change jobs
- ✓ Guarantee issue for new members\*

\* Available only when you apply within 30 days after joining NAIFA.

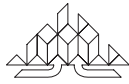
**PROTECT YOUR  
MOST IMPORTANT  
ASSET**

**YOUR  
INCOME**



**Kelsey National and NAIFA**

*Disability Insurance to Safeguard Your  
Most Important Asset – Your Income*



**Kelsey National** is an Insurance Marketer, Manager, and Third Party Administrator, providing quality group insurance plans and administrative services in all 50 states since 1966. In addition to NAIFA, we have earned endorsements from other major insurance trade associations and affinity groups.



**NAIFA** has teamed with Kelsey National to offer the NAIFA Advantage Plus Group Disability Income Insurance Protection Plan – a quality product with excellent features and competitive rates to protect your income and the income of your spouse. Rates will vary based upon your age, monthly benefit desired, and benefit period.



**As a NAIFA Member**, you receive exclusive group pricing available only through NAIFA. For additional information about the NAIFA Advantage Plus Group Disability Income Insurance Protection Plan, visit our website for NAIFA Members at

**[www.kelsey.com/naifa](http://www.kelsey.com/naifa)**

or call (800) 366.5656, option 3.

When calling, be certain to identify yourself as a NAIFA Member.



*Underwritten by:*  
The United States Life Insurance Company in the City of New York, a member company of American International Group, Inc.



*Administered by:*  
Kelsey National Corporation  
3030 South Bundy Drive  
Los Angeles, CA 90066

*This brochure highlights benefits and is subject to the terms, conditions, exclusions and limitation of Group Policy No. G 174,371, Form No. G-19000.*

*Plans may vary or may not be available in all states.  
AG4187*



**NAIFA ADVANTAGE PLUS  
DISABILITY INCOME INSURANCE  
PROTECTION PLAN**



**You keep an eye  
on her.**

**We'll keep an eye  
on you.**

no matter  
what

# NAIFA ADVANTAGE PLUS DISABILITY INCOME INSURANCE PROTECTION PLAN

## LOST WAGES DUE TO DISABILITY

Chances are you have life insurance to protect your family in case of your death. But, did you know that a U.S. worker's odds of being disabled are 2 to 3 times greater than premature death during working years?\*

\*Commissioner's Individual Disability Table A, 1985

## How long could you survive without income?

As an insurance and financial planning professional, you know better than anyone the precarious position you are in if you don't have disability income protection. Many families would suffer after just a few short months of missed income.

## NAIFA has the solution

NAIFA wants to help you protect your assets and your family's well-being just like you help your clients. We know you are often so busy helping others that you put off taking this important step for yourself.

## PROTECTING YOUR INCOME IS AS EASY AS 1 - 2 - 3 !

You're in the business of convincing others so NAIFA wants to make it easy for you to take the first step. We don't have to convince you disability income protection is a smart thing. All you have to do is:

1. **Select a plan type**
2. **Choose an elimination period**
3. **Find your monthly rate**

Just fill out the enclosed application and send it in today. Then, cross that off your to-do list and get on to building your business and enjoying your life.

## MORE WAYS TO BENEFIT FROM YOUR NAIFA-ENDORSED DISABILITY INCOME PROTECTION

### Fill in the gaps

If you are a sole proprietor, income protection is a must. If you have coverage through an employer, the NAIFA plan can serve as a crucial supplemental plan to fill in the gaps. And the NAIFA plan is portable.

### Cover your spouse

Today, many households are dual-income families. A disability for either husband or wife could be a serious financial challenge for the whole family. As an added benefit, NAIFA makes it easy to add your spouse when you complete the application.

### Improve success with clients

Sales strategists tell us that you'll be better positioned to convince your clients if you are convinced yourself. So, obtaining NAIFA Disability Income Protection is an investment in your success in more ways than one.

**Make a commitment  
to protect your family's  
well-being today!**

## Have Questions?



NAIFA Benefit Representatives are available  
Monday Through Thursday 7:00 AM - 5:00 PM (PST)  
Friday 7:00 AM - 4:00 PM (PST)

**(800) 366.5656, option 3**

