



YOUR FINANCES MATTER, TOO. WE CAN HELP PROTECT THEM.

The FSI CoveredAdvisor Member Plan offers long-term disability insurance that can help keep your future on track by protecting your wealth from a disability—and that’s just one of the many benefits available to FSI members. Simply answer a few questions online or by mail to apply.

**2020 OPEN ENROLLMENT
IS CURRENTLY UNDER WAY!**

**[Visit fsibenefits.com](https://fsibenefits.com)
to learn more or apply today.**

Refer to the enclosed letter for your access code and open enrollment deadline.



*Summary of Survey Findings for “What Do You Know About Disability Insurance,” Life Happens 2018

¹ This individual disability insurance policy is not issued by nor underwritten by Prudential.

² Products may not be available in all states.

This coverage is not health insurance coverage (often referred to as “Major Medical Coverage”).

This type of plan is NOT considered “minimum essential coverage” under the Affordable Care Act and therefore does NOT satisfy the individual mandate that you have health insurance coverage.

³ These policies provide disability income and accident insurance only. They do NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Department of Financial Services.

IMPORTANT NOTICE – THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

³ *North Carolina Residents: THIS IS NOT A MEDICARE SUPPLEMENT PLAN. If you are eligible for Medicare, review the Guide to Health Insurance for People with Medicare, which is available from the company.*

⁴ Group Insurance coverages are issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply. Contract Series: 83500

FSI MEMBER BENEFITS TO HELP PROTECT YOUR FINANCIAL FUTURE^{2,4}

1 in 4

employed Americans say
they would feel the impact
immediately
if they didn't get paid.*



- Help protect up to **75% of your income** using a combination of Individual Disability Insurance¹ and Group Long Term Disability³.
- Up to **\$750,000** in Life/AD&D coverage available: Up to **\$250,000** coverage available for your spouse, and up to **\$10,000** coverage for each dependent child age 26 or younger.
- Enhanced Critical Illness and Accident Insurance plans also available.

ALSO AVAILABLE FOR STAFF OF ADVISORS^{2,4}

- A bundle of Term Life/AD&D, Critical Illness, Short Term Disability (STD)³ and Long Term Disability (LTD)³ insurance.
- Significantly increased Group Term Life/AD&D and Long-Term Disability³ insurance.

EASY APPLICATION ONLINE OR BY MAIL

Help protect your financial future and apply today at fsibenefits.com. Please refer to the enclosed letter for your Open Enrollment access code and the deadline to apply.

QUESTIONS? FOR MORE
INFORMATION, PLEASE CALL
888 • 279 • 8348