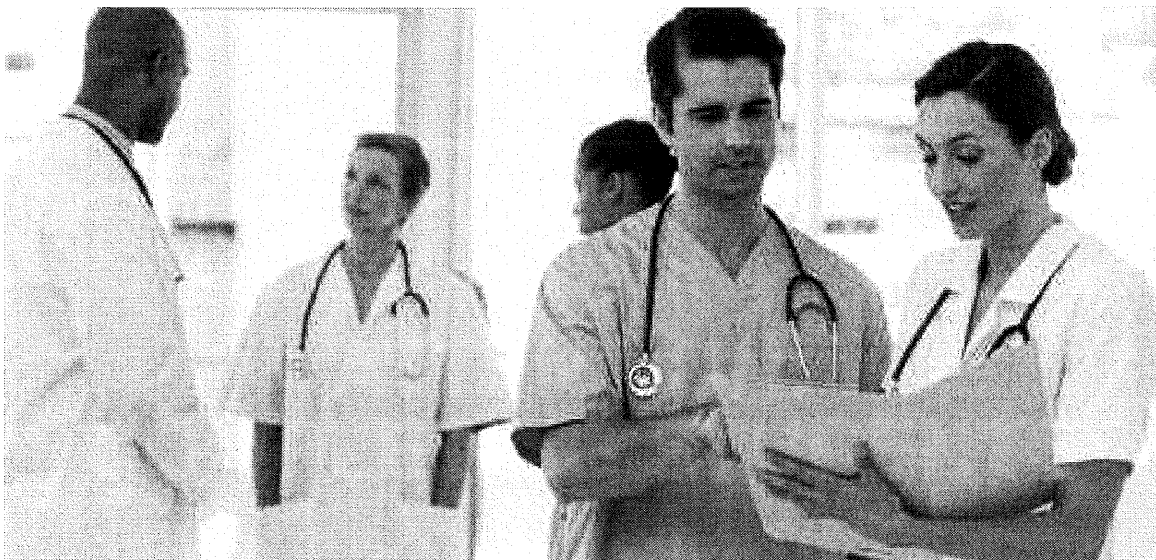




ATTENTION: COMPLETING STUDENTS



Dear John,

Finally. It's Your Time.

You're close to reaping the rewards of all the hard work and sacrifices you've made to get where you are now.

But What Would Happen If You Became Too Sick or Injured to Work?

Even with health care costs paid by insurance, you'd still need funds for food, rent, utilities, cell phone, etc. Not only is your income essential for your daily living expenses, but also to repay student loans. Disability Income insurance (DI) can help by replacing part of your income to help you cover these critical expenses.

Why Consider Disability Insurance Now:

- **SPECIALTY LANGUAGE:** Coverage to protect you in your own occupation or your specialty.
- **STUDENT LOAN PROTECTION:** Option to cover your student loan debt.
- **HEALTH:** Your eligibility for disability insurance and your ability to obtain it on the most favorable terms depend on your health.
- **COST:** The cost of DI protection is age-based. Lock in a lower rate by applying while you're young.
- **NO PROOF OF EARNINGS REQUIRED:** For eligible occupations, our Program for New Young Professionals provides a monthly benefit based on the earnings you expect early in your career — *without* proof of income.
- **PORTABILITY:** You'll likely change employers during your working life. Group LTD is typically not portable, you'll want to consider having individual disability coverage that is with you regardless of employer.

Take advantage of this opportunity now to obtain industry-leading coverage to protect your income and future. Don't forget, you have access to a **GUARANTEED ISSUE** plan as a completing student!

Contact your University-Designated Representative today!

Learn more at www.umndisabilitybenefits.com

Sincerely,



Dustin J. Peltier

Financial Advisor

(612) 816-1901

dustin_peltier@fosterklima.com

<http://www.linkedin.com/in/dustinpeltier/>



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Student Health Benefits
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Attention: Completing Students!

Student Health Benefits

UNIVERSITY OF MINNESOTA
Driven to Discover™



Dear John,

Finally. It's all about you.

You've sacrificed so much to get where you are now. You're close to reaping the rewards of all of that hard work.

But What Would Happen If You Became Too Sick or Injured to Work?

Even with health care costs paid by insurance, you'd still need funds for food, rent, utilities, etc. Your income is essential for not only your daily living expenses but your ability to repay student loans. Disability income insurance (DI) can help by replacing part of your income to help you cover these critical expenses.

Why Buy Disability Insurance Now?

HEALTH: Your eligibility for disability insurance and your ability to obtain it on the most favorable terms depend on your health.

COST: The cost of DI protection is age-based. Lock in a lower rate by applying while you're young.

NO PROOF OF EARNINGS REQUIRED: For eligible occupations, our Program for New Professionals provides a monthly benefit based on the earnings you expect early in your career — *without* proof of income.

PORTABILITY: You'll likely change employers multiple times during your working life. You'll want individual disability coverage that can be taken with you when you move. Group LTD is usually not portable.

SPECIALTY LANGUAGE: Option to protect you in your own occupation or specialty.

STUDENT LOAN PROTECTION: We are the only IDI carrier in the marketplace to offer student loan protection with individual disability income insurance policies.

Take advantage of this opportunity now to obtain industry-leading coverage to protect your income and future.

Call or email me today, 612-746-2348 or dustin_peltier@fosterklima.com. Visit umndisabilitybenefits.com to educate yourself on this valuable protection.

Sincerely,

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