

# *Stearns Weaver Miller*

## *Individual Disability Insurance (IDI) Benefit*

### Important Policy Features:

<b>Total Disability</b>	Inability to perform the substantial and material duties of <i>your occupation</i> and not working in any other occupation for the duration of the disability.
<b>Partial Disability Benefits</b>	Proportionate benefits are payable if you return to active employment on your physician's advice, but continue to suffer a decreased level of earnings due to loss of time or duties in your occupation.
<b>Elimination Period</b>	Benefits begin after 90 days of an approved disability. Days do not need to be consecutive.
<b>Benefit Period</b>	Benefits are payable to age 67 (or longer if disability occurs after age 64).
<b>No Reductions for Other Benefits</b>	Benefits are not reduced by payment from workers' compensation, social security, retirement or other benefits.
<b>Guaranteed Contractual Terms</b>	Once you are approved for coverage, Guardian cannot change your policy provisions for the longer of five years or to age 67 as long as premiums are paid in a timely fashion.
<b>Guaranteed Premiums</b>	Your weekly premiums are guaranteed until the longer of age 67 or five years as long as premiums are paid in a timely fashion.
<b>Tax-Free Coverage</b>	Benefits are provided on a tax-free basis as long as you continue to pay premiums with after-tax dollars.
<b>Enhanced Catastrophic Benefit</b>	Provides an additional benefit in the event of catastrophic disabilities that are likely to increase your living expenses.

### Special Policy Features:

<b>Guaranteed Standard Issue Coverage</b>	Coverage is provided on a guaranteed standard issue basis (i.e. no physical exam is required).
<b>Group Discount</b>	Stearns Weaver Miller has negotiated a <b>25% discount</b> from Guardian.
<b>Portability</b>	Your coverage is <b>fully portable</b> (i.e. the coverage does not end if you leave the company and continue to pay premiums).
<b>Coverage Effective Date</b>	Assuming you are eligible and approved for the benefit, the coverage is effective as of 12:01am the day after you sign the application.

#### **Contact information regarding the Individual Disability Insurance benefit:**

NFP Executive Benefits  
 Email: IDIBenefit@nfp.com  
 Phone Number: (855) 583-3932

*The above overview is designed to provide a brief description of the key features of the Individual Disability Insurance benefit. Please see the actual policy issued by Guardian for specific provisions.*

# Stearns Weaver Miller

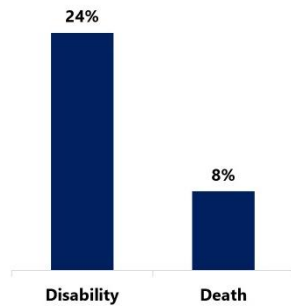
## Individual Disability Insurance (IDI) Benefit

### Frequently Asked Questions

**Q. What exactly is a Individual Disability Insurance benefit? Why would I want it?**

A. Disability insurance is designed to replace your earnings if you are unable to work because of an illness or an accident. Statistics indicate that long-term disability is a fundamental financial risk.

**Likelihood of Becoming Disabled vs. Dying Before Normal Retirement Age**



Source: Social Security Administration, Actuarial Note Number 2025.6, September 2025

Many remain unaware of the probability of disability compared to other insurable risks. People routinely acquire insurance coverage to protect against the risk of premature death or property damage. However, a long-term disability is far more likely to occur than premature death and the consequences can be financially disastrous.

**Q. Are premiums for this benefit offered at a discount?**

A. Yes. Stearns Weaver Miller has negotiated a **25% discount** through Guardian's corporate-sponsored rates.

**Q. What should I consider in determining how much, if any, Individual Disability Insurance I should have?**

A. You should consider your sources of income from employment, your savings and other investments. Next, estimate how much you and your family would need to maintain your standard of living. In addition, you should consider how much additional annual savings you would need to generate in order to cover education expenses and retirement income.

**Q. How does the cost of this Individual Disability Insurance plan compare to other plans?**

A. You are not likely to find comparable coverage at the rates offered here. Stearns Weaver Miller has negotiated a **25% discount** from Guardian.

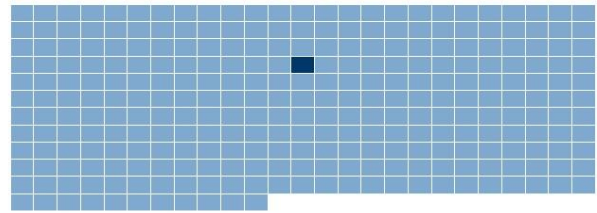
**Q. How long do my benefits last?**

A. Benefits are payable up to age 67 (or longer if disability occurs after age 64).

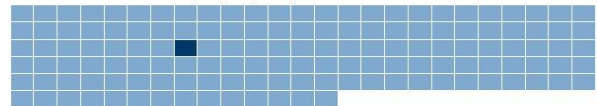
Age at Disability	Maximum Benefit Period
Prior to Age 60	To Age 67
60	84 Months
61	72 Months
62	60 Months
63	48 Months
64	36 Months
65 - 74	24 Months
At or after Age 75	12 Months

**What are the odds in the average year?**

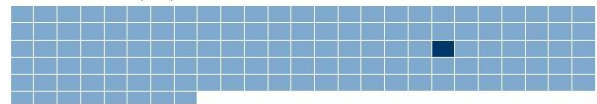
**Fire and Theft:** 1 in 286 housing units catch fire or experience theft<sup>1</sup>



**Car Accident:** 1 in 139 people get injured in motor vehicle accidents<sup>2</sup>



**Death:** 1 in 133 people die<sup>3</sup>



**Disability:** 1 in 8 people, age 16 and over, suffer from a disability<sup>4</sup>



<sup>1</sup> Insurance Information Institute, Homeowners Losses Ranked By Claims Frequency, 2024

<sup>2</sup> Injury Facts, Motor Vehicle Overview Introduction, 2025

<sup>3</sup> Centers For Disease Control and Prevention NCHS Data Brief, No. 521, 2024

<sup>4</sup> Bureau of Labor Statistics, Persons with a Disability: Labor Force Characteristics, Table 1, 2024

**Q. Can the insurance company change the premium rates or the contractual features?**

A. No. Your **premiums are guaranteed** to the later of age 67 or five years as long as premiums are paid in a timely fashion. Once your Individual Disability Insurance policy is issued and premiums are paid in a timely fashion, the contractual **provisions will not be changed for the longer of five years or age 67.**

**Q. Can the insurance company turn me down for the policy based on my medical history?**

A. As long as you have been continuously at work full-time without restrictions or limitations for the past 90 days, and not currently disabled, and you sign up for the benefit by the enrollment deadline, your policy will be issued regardless of your health status.

**Q. Is this policy fully portable?**

A. Yes. The coverage does not end should you leave Stearns Weaver Miller. As long as you continue paying premiums directly to Guardian, your coverage will continue, uninterrupted, even if you leave Stearns Weaver Miller.

**Q. What about taxes?**

A. The basic Internal Revenue Service rule is simple: If you pay the premiums with after-tax dollars, any benefits you receive will be income tax-free. If your company pays the premiums, any benefits you receive will be income taxable.

**Q. When do my benefit payments begin?**

A. Benefits are paid to you on a monthly basis after 90 days of an approved disability.