

**SIMPLE AS  
1-2-3**

**SELLING DI JUST GOT EASIER**

*The Fast, Simple, Seamless<sup>SM</sup> Sales Process*





# Your Guide to Selling DI

# It's Easier than you Think

If you have clients who rely on their ability to bring home a paycheck, then you have clients who need disability income insurance (DI). This step-by-step guide will highlight the growing need for disability income insurance and show you why it would be beneficial to add DI sales into your current business structure. This guide will introduce you to our Personal Paycheck Power<sup>SM</sup> product and show you the three simple steps to building a strong plan for your clients. It will also cover a few popular riders and show you how to look for prospects.

- ✓ *3 simple steps*
- ✓ *Popular riders*
- ✓ *Find more prospects*

Combine all this with our benefit rich product and superior back office service, and you will soon find more and more of your business becoming DI sales with Illinois Mutual!





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# Why Sell DI



Disability income insurance can be a great addition to your business. There is a significant need for this type of coverage in today's market: 69% of the private sector workforce has no long-term disability income insurance.<sup>1</sup> When you compare that to the fact that just over 1 in 4 of today's 20-year-olds will become disabled before they retire<sup>1</sup>, you may start to wonder why you haven't been selling more DI already!

## The Real Concern is Illness

90% of long-term disability (LTD) claims are due to illness, not accidents. And 95% of long-term claims are not work related. This means they are not covered by workers compensation.<sup>2</sup>

## An Aging Workforce Needs Protection

The percent of workers waiting to retire until after age 65 is slowly rising. In 1991, just 11% of workers expected to wait until after age 65 to retire. In 2012, 37% of workers expected to retire after age 65.<sup>3</sup> It shouldn't be surprising to note that the percentage of LTD claims from people in their 60s has been trending upward.<sup>2</sup>

## You Can Succeed

Nearly 6 in 10 consumers are concerned about their ability to support themselves if they were to become disabled and unable to work.<sup>4</sup> Studies have shown that, after being approached about income protection, almost half of the people buy some type of policy.<sup>5</sup>

1. Social Security Administration, Fact Sheet, February 7, 2013
2. Council for Disability Awareness, Long-Term Disability Claims Review, 2012
3. Employee Benefit Research Institute and Mathew Greenwald & Associates, Inc., 1991-2012 Retirement Confidence Surveys
4. LIMRA and LIFE Foundation 2012 Insurance Barometer Study
5. LIMRA MarketFacts Quarterly, 2012





Your Next Client

## Your next DI sale is closer than you think. Who do you do every-day business with? That's your next client!

Personal Paycheck Power<sup>SM</sup> was designed for the people you interact with every day. When it comes to finding your next client, take a look at your calendar! Here are some examples from each of our class occupations:

Class 1	Class 2	Class 3	Class 4	Class 5
<ul style="list-style-type: none"><li>• Hair stylist</li><li>• Semi truck driver</li></ul>	<ul style="list-style-type: none"><li>• Mechanic</li><li>• Farmer</li><li>• Plumber</li><li>• Carpenter</li></ul>	<ul style="list-style-type: none"><li>• Dental hygienist</li><li>• Physical therapist</li></ul>	<ul style="list-style-type: none"><li>• Nurse practitioner</li><li>• Podiatrist</li></ul>	<ul style="list-style-type: none"><li>• Accountant</li><li>• Insurance agent</li><li>• Pharmacist</li></ul>

### Potential DI sales are all around you

Whether you are out running errands, or bumping into an old acquaintance at the park, you see potential clients every day – teachers, mail carriers, wait staff and retail salespeople. The next time someone asks, "What do you do?" you can say with confidence, "I give people the power to protect their most valuable asset – their paycheck."



## Don't Forget to Protect Yourself

### Build your credibility

If you're a DI agent and don't have DI coverage of your own, now's the time to help protect the power of your own paycheck. Show your clients you truly value and believe in this important coverage by writing an individual DI policy on yourself.

### Bonus!

Selling to yourself can count towards quarterly incentives!

### Sales Tip

With our mobile-friendly 5G QUOTE® tool, you can pull up a quote on-the-spot and show your clients just how affordable coverage can be.



The Easy Way to Explain DI

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The first step in a DI sale is to help your clients understand the need. Tell them about the M.U.G.® Plan from Illinois Mutual. While some monthly expenses can be reduced or eliminated during times of financial stress, generally, M.U.G.® expenses – that is mortgage, utilities, groceries – must be paid. This easy-to-understand approach will show your clients the importance of having a plan in place for their home and family with DI.



**THE M.U.G.® PLAN**

**Sales Tip**

*Annual Reviews are a great time to introduce the M.U.G.® Plan. Even if clients do not buy the first time you bring it up, they will be more likely to remember the M.U.G.® Plan in future discussions.*





## 3 Simple Steps to Build a Plan

## Keep the Plan as Simple as 1-2-3

Building a DI plan doesn't have to be complicated! Once you know what your client does for a living – his or her occupation class\* – you just need to answer 3 simple questions:

**1**

### How much does my client need?

This is the benefit amount needed to cover essential M.U.G.<sup>®</sup> expenses each month.

**2**

### How long will the benefit last?

This is the benefit period.

**3**

### How long can my client go without a paycheck?

This is the elimination period.\*\*

## Your Work is Important!

*40% of Americans live paycheck to paycheck<sup>1</sup>*

*37% even say they sometimes need to rely on the next payday to make ends meet<sup>1</sup>*

<sup>1</sup>CareerBuilder Survey, 2012

*Common selections a typical  
Middle American client might need*



\*Consult the DI Agent Guide or call the Home Office to determine occupation class.

\*\*Not all elimination periods available in all states.

<sup>†</sup> May vary by state. For illustration purposes only.



## Popular Riders to Consider

## Guaranteed Insurability Option (GIO) Rider

*Turn 1 sale into 5!*

**Here's how:**

- The GIO Rider\* provides for up to 5 opportunities every two years after the policy effective date, prior to age 55, to purchase additional coverage without medical evidence of insurability, subject to policy provisions. This translates into 5 additional DI sales opportunities for you!
- Each time an option is exercised, it qualifies not only as a new policy with first year commissions applying, but also as a new policy toward the quarterly incentive!

## Return of Premium Rider

*Mistake-proof your sale*

Clients who choose the Return of Premium Rider\* can rest easy knowing that at age 65 they can be reimbursed 100% of their paid premium less any benefits already received.\*\* If your clients choose to continue their coverage until the Renewal Age of 67, they will be reimbursed 100% of paid premium at that time less any benefits already received.

## Retroactive Injury Benefit Rider

The Retroactive Injury Benefit Rider\* pays benefits from the date of total disability due to injury if total disability occurs within 30 days of the injury and continues through the elimination period.

\*Optional GIO Rider, Return of Premium Rider and Retroactive Injury Benefit Rider are available at additional cost.

\*\*Clients who choose to discontinue their coverage prior to age 65 may be reimbursed a percentage of premiums paid less any benefits already received.

<sup>†</sup>As of 12/31/2012

### Sales Tip

*Not only is the GIO Rider a quick, easy way for you to make sales, it also helps you maintain your relationship, look for cross-sale opportunities, check for life changes, and ask for referrals.*

**Illinois Mutual has returned over \$78 million to policyowners with return of premium DI since 1972!\***





## Referrals, Cross Sales and Reviews

## Keep Up with Your Existing Clients

Life changes and as it does so do insurance needs. It's important to be there for your clients through these life events. According to our 2012 Policyowner Survey, one of the leading causes of policyowner dissatisfaction is due to lack of communication with their agent.

Setting up a yearly policy review can ensure your clients continue to feel good about the valuable coverage you have helped them purchase. It also gives you the opportunity to remind them that their son, daughter, mother or father might also be in need of a product you can offer.

## Stay Top-of-Mind

Illinois Mutual can help you stay top-of-mind with our life changes marketing materials. These pieces explain how a life event such as getting married or buying a home can mean your client's insurance needs have changed.

By keeping in touch with your existing clients, and making sure they have the right amount of coverage, you are opening up the door for future sales through cross selling and referrals.

*Our Life Changes series explain how a life event such as getting married or buying a home can ... mean your client's insurance needs have changed.*





Personal Paycheck Power<sup>SM</sup>

## The Power and Protection Your Clients Need

Personal Paycheck Power<sup>SM</sup> from Illinois Mutual is specifically designed for a budget-conscious market. It is a great fit for Middle America. This product was built for people with incomes up to \$100,000. From truck drivers and office managers to dentists and computer programmers, we understand the vast range of occupations in the American workforce and can fit just about any agent's market.

## Support You Need to Grow Your Business

- You don't need to be an expert on DI to get started.
- Our internal sales team will work with you every step of the way.
- You can speak directly with an underwriter about your case.
- We provide the tools you need to get in front of more clients.

## A Benefit Rich Product

We know it is important for you to be able to offer your clients a benefit rich product. Personal Paycheck Power<sup>SM</sup> has many features built right into the standard product.

- Partial Disability Monthly Benefit
- Recurrent Disability Benefit
- Presumed Total Disability Benefit
- Total Loss of Sight and Double Dismemberment Monthly Benefit
- Suspension of Policy During Unemployment Benefit
- Retraining and Home Modification Benefit
- Organ Donor Benefit
- Survivor Benefit
- Retroactive Waiver of Premium Benefit

*We understand the vast range of occupations in the American workforce and can fit just about any agent's market.*



*You can feel good knowing your clients are protected with Personal Paycheck Power<sup>SM</sup>.*

A close-up photograph showing a person's hands typing on the keyboard of a black laptop. The laptop is resting on a light-colored wooden desk. To the left of the laptop, a white computer mouse is visible. The background is slightly blurred, showing a person wearing a blue and white striped shirt.

# 5G QUOTE® Technology

## **Start the DI Conversation with a 5G QUOTE®**

With just six pieces of information, Illinois Mutual's 5G QUOTE® technology allows you to create and email quotes to your prospects anywhere there is an Internet connection! Use this fast starter quote to help keep DI on your clients' minds.

## **5G QUOTE® Combines Two DI Sales Secrets into One Powerful Tool**

We asked top DI agents across the country what they did to succeed in the marketplace, and we found two common answers:

### **1. Options:**

The agents provided three coverage options to their clients – good, better and best. By providing three options, they were able to show clients solutions that ranged in price and features.

### **2. Rule of 2%:**

The agents knew about the powerful DI number of 2%. If the annual premium was higher than 2% of the client's annual salary, the client would feel it was too expensive and not purchase the plan.

Our 5G QUOTE® combines these two tips to help you succeed! This tool will generate three options for your client instantly. And, all the options are designed to sell and remain under the 2% number.

*Visit [www.5GQUOTE.com](http://www.5GQUOTE.com)  
on your mobile device,  
tablet or computer to  
quickly create a quote  
and start the DI  
conversation today!*





## **Back Office Support**

We want to be your partner! We are here to answer your questions, build illustrations, and provide marketing ideas.

## **Why Illinois Mutual?**

Financial Integrity, Winning Tradition

A service-driven business partner is essential to your long-term success. In today's world of volatility and constant change, it is critical to align yourself with a stand-alone mutual insurance company that focuses on you and your clients' well-being.

Our century-long legacy of hard work and a commitment to doing what's right for people is underlined by \$1.28 billion in assets, a surplus of \$144.2 million, and a surplus to asset ratio of 11.0%.\* Illinois Mutual wants to help you grow your business, and we are the partner you are looking for!

- ***In business for over 100 years***
- ***Fifth generation of family-operated business***
- ***Stability of a mutual company***
- ***Direct access to our sales and underwriting teams***
- ***Over \$78 million returned to policyowners with return of premium DI since 1972\****

**Contact us today!**

**(800) 437-7355**

**... [DISales@IllinoisMutual.com](mailto:DISales@IllinoisMutual.com)**

**[www.IllinoisMutual.com](http://www.IllinoisMutual.com)**



\*As of 12/31/2012



## *Selling DI can be as Simple as 1-2-3.*

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Policy Form DI105, Disability Income Policy  
Policy Form 9253, Retroactive Injury Benefit Rider  
Policy Form 9266, Return of Premium Rider  
Policy Form 9267, Guaranteed Insurability Option Rider

Not available in AK, CA, DC, HI or NY. Coverage and availability may vary in other states.

These policies have exclusions, limitations and terms under which the policies may be continued or discontinued. For costs and complete details of the coverage, contact Illinois Mutual.

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