

The Right Products, Tactics & Tools to Sell DI

SIMPLE AS

1 2 3



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Selling DI Just Got Easier with Illinois Mutual!

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 shares compelling reasons about the growing need for DI, why you should add DI to your client offerings, and how to sell DI Simple As 1-2-3.

We position our agents for success with the right...



Combine all this with service-driven back office support, and you'll find yourself aligned with a collaborative team essential to your long-term success.

Ask yourself - isn't right now the right time to sell DI with Illinois Mutual?

Why Sell DI?

There Is a Growing Demand.

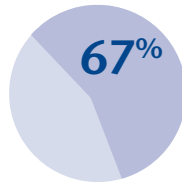
The need for disability income insurance (DI) is significant in today's middle market, and so is the opportunity to educate your clients to build awareness of its importance. DI is oftentimes an overlooked part of a sound financial plan, yet these surprising facts offer compelling food for thought to start the DI conversation and prime your prospects.

1/3 of working adults would be more likely to consider obtaining income protection if they knew more about it.

That number rises to **40%** for millennials.

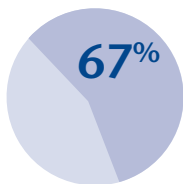


67% of the private sector workforce has no long-term disability income insurance.²

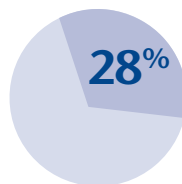


Among a provided list of items adults commonly think of as important,

67% cited income among their top three choices.



28% believe it's crucial to have insurance to protect it.¹



The 2 most cited reasons for not having disability insurance?²



Younger workers say they haven't thought about it or just don't know enough.



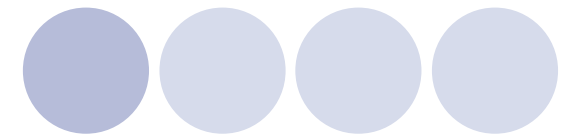
Older workers believe it costs too much.

Hard working Americans rely on their income. DI protects it!

For every **17** working Americans **1** is disabled.³ (numbers rounded)



Just over **1 in 4** of today's 20-year-olds will become disabled before reaching age 67.¹



More than **20%** of workers say they are more likely to win the big lottery jackpot than become unable to work due to illness or injury.

The real odds: **1 in 259 million vs. 1 in 4.**²



of those surveyed said they'd tap savings or investments to pay their bills if they couldn't work. However, **57%** said they had enough money to pay for 6 months or less of bills.¹

The Right Products

Designed for the Middle Market



Paycheck Power® Series DI & BE

Illinois Mutual's Paycheck Power® Series disability income insurance (DI) and business expense (BE) products are specifically designed for budget-conscious middle market consumers* and small business owners. From truck drivers and office managers to nurses and computer programmers, we understand the vast range of occupations in today's workforce and have quality insurance products to meet a wide population of agents' target markets servicing 47 states.

**Households with annual incomes up to \$100,000, however our maximum benefit amount limit is \$10,000/month.*

Benefit-Rich DI & BE Products

We know how important it is for you to offer your clients a benefit rich product. Our Personal Paycheck Power® individual DI and BE have many features built right into the base policies and can also be customized with a variety of riders to meet your clients' personal needs.

Standard Base Policy Features

Personal Paycheck Power® DI

- 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

Business Expense Power® BE

- Partial Disability Monthly Business Expense Benefit
- Recurrent Disability
- Organ Donor Benefit
- Waiver of Premium Provision
- Conversion Provision

Business owners are eligible for premium discounts when DI+BE are purchased together and may qualify to receive a business owner class upgrade for additional benefits.

The Right Riders to Customize DI

Offering More Options!

Personal Paycheck Power® DI is never one-size-fits-all. Your clients' needs vary, so we have optional riders available (at an additional cost) to address their unique needs. Consider discussing some of our most popular riders with your next DI client. Our DI sales team can help you every step of the way with proven sales strategies to help you explain these add-ons effectively and simply to understand.

Return of Premium Rider

Mistake-proof your sale

The Return of Premium Rider* provides policyowners with DI coverage if they need it and money back if they don't. Here is how it works: In the event a policyowner cancels their DI policy within the first 4 policy years, no premium is returned. However, if a policyowner cancels their DI policy after the fourth policy year, but before age 65, he or she is eligible for a return of a percentage of premiums paid less any benefits received. From ages 65 to 67, a policyowner is eligible to receive a return of 100% of premiums paid less any benefits received.

Over
\$119 MILLION
returned to policyowners
with the Return of Premium
Rider since 1972!

(As of 12/31/17)

Guaranteed Insurability Option (GIO) Rider

Turn 1 sale into 6

The GIO Rider provides up to 5 opportunities after the policy effective date every 24 months (or after a qualifying life event**), prior to age 55, to purchase future base benefits without medical evidence of good health, subject to policy provisions. Not only does this translate into 5 additional DI sales opportunities for you since each GIO option is an individual selling opportunity, it offers your client opportunities to purchase more coverage without additional medical underwriting! 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!

Retroactive Injury Benefit Rider

The Retroactive Injury Benefit Rider retroactively pays benefits from the first day of the injury if your client is Totally Disabled due to an injury, once they satisfy their elimination period. The Total Disability must occur within 30 days of the Injury and continue during the elimination period. This is a great option to suggest if your clients choose a longer elimination period.

Sales Tip:

Not only does GIO offer an easy way for you to make multiple sales, it also helps you maintain your relationship by creating additional touch points for cross sale or referral opportunities and check-in reviews about life changes and additional coverage needs.



*The policy will end upon payment of Return of Premium and will not be eligible for reinstatement. Any benefits that may accrue under the Policy after the Return of Premium amount has been paid will be payable only to the extent such benefits exceed the Return of Premium amount. Clients who choose to discontinue their coverage prior to age 65 may be reimbursed a percentage of premiums paid less any benefits already received.

**A qualifying life event includes marriage, death of a spouse, divorce, or birth or adoption of a child

The Right Tactics

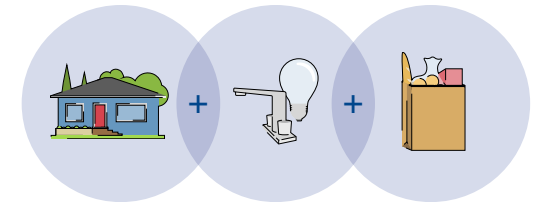
Explaining DI Is Not Difficult - Just Different



Explain the Need for DI with M.U.G.®

The first step toward a DI sale is helping your clients understand the need for and the benefit of owning DI. Our easy-to-understand M.U.G.® Plan sales approach is the perfect way to explain DI in a way that resonates and explains the basics of what DI can help protect.

While some monthly expenses can be reduced or eliminated during times of financial stress caused from a disability, generally, M.U.G.® expenses – that is mortgage, utilities, groceries – must be paid. DI can keep a roof over your clients' families' heads, keep the lights on and food on their tables in the event of a Total Disability.



Mortgage + **U**tilities + **G**roceries
=
The M.U.G.® Plan

Potential DI Sales Are All Around You

When it comes to finding your next client, look at who you know or see often - teachers, mail carriers, wait staff and retail salespeople all need income protection to protect their most valuable asset – their paycheck. 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">• Carpet Installer• Roofer• CNA	<ul style="list-style-type: none">• Mechanic• Farmer• Plumber• Carpenter	<ul style="list-style-type: none">• Dental Hygienist• Physical Therapist	<ul style="list-style-type: none">• Dentist• Podiatrist	<ul style="list-style-type: none">• Accountant• Insurance Agent• Pharmacist

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! (see page 16 about our incentives)

How to Sell DI Simple as 1-2-3

Ask the Right 3 Questions

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 monthly M.U.G.[®] expenses.**

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.†

Common selections a typical middle market client might need††



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

**Benefit amount is based upon earned annual income.

†Not all elimination periods available in all states.

††May vary by state. For illustration purposes only.

Stay in Front of Your Clients

Referrals, Cross Sales and Reviews

Life changes and so do your clients' insurance needs. It's important to be there for them throughout life events like getting married, having a child, or buying a home – these events can affect DI coverage needs. Setting up a yearly policy review can ensure your clients remain confident about the valuable coverage you helped them purchase. It also offers an opportunity to ask if you can help extended family members that might need income protection, too!

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



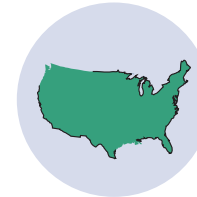
The Right Tools & Team

Start with a 5G QUOTE®

GET A
QUOTE
powered by Illinois Mutual®

Ask about the Get a Quote
web tool to put on your
website to generate
online leads!

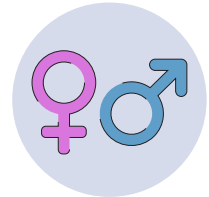
With just six pieces of information, Illinois Mutual's 5G QUOTE® technology allows you to create and email quotes to your prospects anywhere with internet connection! Before you invest the time to create an illustration, use this fast starter online quote tool to help keep DI on your clients' minds.



State



Age



Gender



Tobacco/Nicotine Use



Annual Income



Occupation Type

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

We asked our DI agents across the country their secrets to success in the marketplace, and we found two common answers:

1. Give Three Options:

People like to have a choice! Providing three coverage options— good, better and best gives clients solutions that range in price and features.

2. Rule of 2%:

Traditionally, experienced agents set sales targets to keep annual DI premium proposals no higher than 2% of their client's annual salary to satisfy needs of the middle market.

Our 5G QUOTE® combines these two sales practices to help you succeed! This tool will instantly generate three options for your client to choose from - each quote within 2% of your client's annual income that you input.

Agent Forum & DI Sales Team

Best Tools for Sales Success!

Illinois Mutual positions agents for success with live sales support from a dedicated service-minded team and the right online tools to position you for success. The Agent Forum online portal, exclusive to Illinois Mutual appointed agents, equips agents with a competitive edge to grow their business.

The Agent Forum is mobile-friendly for your convenience and full of great resources to help you:

- Create illustrations for clients with our easy-to-use POWERPitch® 5G software
- Create an online lead generation program with our Get a Quote web tool
- Access our web application tool to submit business
- Watch on-demand webinars of current selling strategies
- Register for live webinars
- Use our Resource Library full of FREE downloadable or orderable consumer sales tools
- See current Product Guides
- Access real-time snapshots of your business activity
- AND MORE!

Register for the
Agent Forum at
Agent.IllinoisMutual.com

In a 2017 report*, agents who actively utilized our Agent Forum **sold 9 times more premium dollars** with Illinois Mutual compared to inactive agents.



Illinois Mutual Positions You for Success!

A service-driven business partner is essential to your long-term success. In today's volatile marketplace, it's critical to align yourself with a company focused on you and your clients' well-being. Get to know Illinois Mutual.

- 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
- A.M. Best affirmed Illinois Mutual's rating of A- with a stable outlook

Support to Grow Your Business

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

Ask about our DI Quarterly and Fast Start Bonuses!

Contact us today

(800) 437-7355, ext. 719 · DISales@IllinoisMutual.com



STRENGTH

Our strong capital position is backed by \$1.44 billion in assets, a surplus of \$229.8 million, and a surplus to asset ratio of 15.9%.

As of 12/31/17

STABILITY

We have been in business for over 100 years.



VALUES

We are a family-operated business for five generations.

SUPPORT

We are a mutual insurance company that focuses on the interests of our policyowners. We conduct business with a long-term strategic view.



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*Policy Form DI105, Disability Income Policy
Policy Form BE105, Business Expense Policy
Policy Form 9266, Return of Premium Rider
Policy Form 9267, Guaranteed Insurability Option Rider
Policy Form 9253, Retroactive Injury Benefit Rider*

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

For policy costs and details of coverage, limitations, exclusions and terms, contact Illinois Mutual

