

Not displaying correctly? [View this email in your browser](#)



Contact your DI sales team for more information.  
(800) 437-7355, ext. 719 • [DISales@IllinoisMutual.com](mailto:DISales@IllinoisMutual.com)



With Illinois Mutual's recent Disability Income Insurance (DI) underwriting updates, more occupations qualify for W-2 class upgrades than ever before! We continuously look for new ways to position you for sales success so you can make the best DI offers possible to meet your clients' needs.

#### DI Class Upgrades Offer these Exciting Advantages:

- W-2 employees in eligible occupations can now receive a "one-class" occupation upgrade.
- This class upgrade allows your clients to apply for optional benefits and riders that are available to the upgraded occupation class, which may mean they have even more coverage options available to them.
- Occupation class upgrades allow your client access to lower premium rates.
- The To Age 67 benefit period may be available to Class 2 and Class 3 occupations subject to underwriting, gainful employment and being in the current occupation for at least 2 consecutive years with a minimum salary of at least \$30,000 annually.

#### Available class upgrades include:

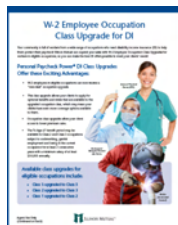
- Class 3 upgraded to Class 5
- Class 2 upgraded to Class 3
- Class 1 upgraded to Class 2

#### Eligible Occupations for W-2 Employee Occupation Class Upgrades include:

- Carpenter
- Dental Assistant
- Dental Hygienist
- Electrician
- Heating, Ventilation, Air Conditioning (HVAC) Technician
- Licensed Practical Nurse (LPN)
- Licensed Vocational Nurse (LVN)
- Machinist
- Mechanic
- Plumber
- Teachers' Aide
- Veterinary Technician
- X-Ray Technician & Service Repair Technician

#### NEW Eligible Occupations for W-2 Class Upgrades as of 10/28/19!

- Appliance, Sales, Service/Repair Technician
- Biochemist/Biologist/Chemist Lab duties
- Blood Bank, Lab/Medical Technician
- Cabinetmaker
- Ceiling Tile Installer
- Cemetery/Mausoleum Engraver
- Dental Therapist
- Denturist
- Glazier
- Handyman (Residential)
- Millwright
- Physical or Occupational Therapist
- Repair Technician
- Respiratory Therapist
- Surgical Assistant
- Telephone Installer/Repair (no pole climbing)
- Tool & Die Maker
- Ultrasound Technician
- AND MORE!



A9680



A9640

Ask your DI Sales team for this flyer and download the DI Occupation Guide from the [Agent Forum's Resource Library](#) to learn more!

(800) 437-7355, ext. 719 • [DISales@IllinoisMutual.com](mailto:DISales@IllinoisMutual.com)

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



For agent use only. Not intended for the public.

Policy Form DI105, Disability Income Policy  
Policy Form BE105, Business Expense Policy

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

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

For costs and details of coverage, limitations, exclusions and terms, contact Illinois Mutual. This communication contains commercial advertisements or general information about Illinois Mutual's products or services. You are receiving this email because you signed up for the Agent Forum. Please update your subscription preferences below; do not reply directly to this system generated email. It may take up to 10 business days to make the requested change. If this email was forwarded to you from a source other than Illinois Mutual, please contact that individual or entity to be removed from its distribution list.

This communication contains commercial advertisements or general information about Illinois Mutual's products or services. If you believe you received this email in error or do not wish to receive further communications, please use the link below to remove yourself from future mailings.

Illinois Mutual Life Insurance Company  
300 SW Adams St., Peoria, IL 61634  
Phone: (309) 674-8255

EML931 (11/19)

[Update subscription preferences](#) or [Unsubscribe](#)



Contact Jeff Wilson for more information.  
(800) 437-7355, ext. 596 • jswilson@illinoismutual.com

# Connecting Ideas to Help You Sell



Jeff Wilson, Eastern Regional DI Sales Manager



## Sales Strategies

### Keep DIAM Momentum Going!

#### Connect Clients to Online DI Resources

DIAM\* may be coming to a close, but that doesn't mean your disability income insurance (DI) sales momentum needs to.

Providing clients with reliable resources about the importance of income protection can help drive them to purchase DI from you and build credibility as their go-to expert.

The Council for Disability Awareness, a national nonprofit organization dedicated to helping working adults understand the importance of income protection, has spearheaded a new national campaign called RealityCheckup.

The campaign website [RealityCheckup.org](http://RealityCheckup.org) offers consumers a wealth of information about income protection.



## IRSR Webinars

Webinar Title Here



## Marketing Tools

Connect clients to Illinois Mutual's online resources too!



Annual Report DI Video



DI Section of our Online Learning Center

Day, Month Number, Year  
Start Time - End Time CDT

Our online webinars are a convenient way to learn sales tips and tools to position you for success within your region and get to know your Internal Regional Sales Representative (IRSR).



**Karen Luciano**  
Eastern Internal  
Regional Sales  
Representative

[Register Now](#)

**Announcements**

**DIAM Bonus Wrap-up!**

Don't forget to submit qualifying business for the DIAM Bonus! Applications must be received in the Home Office by May 31, 2018.



*"Happy selling to you!"*  
**Jeffrey Wilson, CLU, FLMI**  
jswilson@illinoismutual.com  
Office: (800) 437-7355, ext. 596  
Cell: (309) 243-4402

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



**DI Needs Calculator**

[Contact Me for a Copy Today!](#)



**Roadshow  
Coming to a  
City Near You**

Come to a live training about how to sell DI more effectively and connect with your Illinois Mutual regional sales manager. Lunch is provided. Check out these dates and locations!



**UPCOMING DATES AND  
LOCATIONS:**

- 5/??/2018 Memphis, TN
- 5/??/2018 New Orleans, LA



[Sign-Up Today!](#)





Contact your DI sales team for more information.  
(800) 437-7355, ext. 719 • DISalesSupport@IllinoisMutual.com

# Explain the Need for DI with M.U.G.®



## Selling DI Just Got Easier!

Our easy-to-understand M.U.G.® Plan sales approach can help you explain disability income insurance (DI) so it resonates with your client because it defines what basic needs DI can help protect. While some monthly expenses can be reduced or eliminated during times of financial stress caused by an income-interrupting disability, generally, M.U.G.® expenses – that is mortgage, utilities, groceries – must be paid.



A9686

**M.U.G.® Plan Resource Guide**



**Mortgage**



**Utilities**



**Groceries**

**Learn to sell DI with Illinois Mutual's M.U.G.® Plan. For a list of FREE sales tools, download the M.U.G.® Plan Resource Guide from our Agent Forum's Resource Library.**

**Contact our DI sales team for sales support!**

(800) 437-7355, ext. 719 • DISalesSupport@IllinoisMutual.com



Contact your DI sales team for more information.  
 (800) 437-7355, ext. 719 • DISalesSupport@IllinoisMutual.com

## 2 Minutes to Understand DI...



### Educate clients with this brief DI 101 video!

Disability income insurance (DI) is an important part of a sound financial plan, yet oftentimes overlooked. **One-third 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.**<sup>1</sup> Help educate clients about DI during Disability Insurance Awareness Month (DIAM\*) with the DI 101 animated video created by Life Happens®.

For your convenience, use this email button (shown below) that links to the video. Simply copy and paste this button into your emails to connect your clients to a better understanding of the importance of DI.



### Follow these steps to share the DIAM Button linking to the video!

*(These instructions are for Outlook 13. Other email clients may require slightly adapted instructions.)*

1. Using the same email service through which you received this email, create a new email.
2. Right click on the DIAM Button and select **"Copy."**
3. Right click where you want to place the linked image in your email and select **"Paste."**
4. To test that the link is working, click the





Contact your DI sales team for more information.  
(800) 437-7355, ext. 719 • [DISalesSupport@IllinoisMutual.com](mailto:DISalesSupport@IllinoisMutual.com)

**We Can Help You  
Be A "MAY"zing  
this DIAM!**



## Share Engaging DIAM Content from our Facebook Page

A real-life story can be a compelling way to connect with clients and motivate them to purchase disability income insurance (DI). Share and Like this post (produced from Life Happens®) on our [Facebook page](#) with Travis Guthman's video telling how DI protected his income when life changed in an instant.



**Visit our [Facebook page](#) to support DIAM and share our posts with your network!**

### Here's our DIAM Facebook Content Schedule:

- |  |   |
|--|---|
| <b>5/1</b> Travis Guthman's Story  | <b>5/19</b> Consider these 3 questions to customize DI for your needs               |
| <b>5/3</b> Stat: More than ½ of Americans admit they know very little or nothing about their DI.                     | <b>5/21</b> Do something that your future self will thank you for.                  |
| <b>5/7</b> 7 in 10 employed Americans say they'd feel the financial pinch in a month or less without their paycheck. | <b>5/24</b> Calculate how much DO you need. It's easy with the DI Needs Calculator! |
| <b>5/10</b> 2 minutes to understand DI with the DI 101 Video   | <b>5/28</b> Hear Sean Cresap's Story about owning DI and BE.                        |
| <b>5/14</b> Find out what kind of DI coverage you have through work.   | <b>5/31</b> Business owners could use a few "perks" with their DI to cover business |

overhead expenses

**5/17** If you rely on your paycheck, it's smart to protect it with DI.

**Contact your DI sales team for more information!**

(800) 437-7355, ext. 719 • [DISalesSupport@IllinoisMutual.com](mailto:DISalesSupport@IllinoisMutual.com)

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



For agent use only. Not intended for the public.

*\*DIAM is an industrywide event coordinated by Life Happens®. Illinois Mutual is a member of Life Happens.*

If sending items via email you are responsible for ensuring compliance with CANSPAM laws.

Policy Form DI105, Disability Income Policy  
Policy Form BE105, Business Expense Policy

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

For costs and complete details of the coverage, contact Illinois Mutual.

This communication contains commercial advertisements or general information about Illinois Mutual's products or services. You are receiving this email because you signed up for the **Agent Forum**. Please update your subscription preferences below; do not reply directly to this system generated email. It may take up to 10 business days to make the requested change.

If this email was forwarded to you from a source other than Illinois Mutual, please contact that individual or entity to be removed from its distribution list.

Illinois Mutual Life Insurance Company  
300 SW Adams St., Peoria, IL 61634  
Phone: (309) 674-8255

EML756 (5/18)

[update subscription preferences or unsubscribe](#)

Not displaying correctly? [View this email in your browser](#)



Contact your DI sales team for more information.  
(800) 437-7355, ext. 719 • [DISales@IllinoisMutual.com](mailto:DISales@IllinoisMutual.com)

**MORE DI Eligible Occupations.  
MORE W-2 Class Upgrades.  
MORE DI Sales!**



Illinois Mutual helps position agents for sales success with updates that offer more opportunity. With our recent underwriting updates, you can reach more prospects eligible for disability income insurance (DI) that work in occupations previously uninsurable, and extend more DI coverage options with W-2 class upgrades to eligible occupations! Don't underestimate underwriting to help you seal the deal. With direct access to our underwriters, you can design a DI plan that's right for your client's needs.

### Effective October 28, 2019

- MORE occupations are now eligible for DI than ever before!\*
- MORE occupations are eligible for a W-2 class upgrade!
  - Class upgrades may include optional benefits and riders available to the upgraded occupation class, which means your clients may have MORE coverage options!

Ask for our DI Occupation Guide and this flyer from your DI Sales team to learn more!



A9640



UP115

(800) 437-7355, ext. 719

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

*\*New occupations eligible for DI are limited to a maximum of a 2 year benefit period, even if the occupation qualifies for the Business Owner Upgrade. See current guide (A9640) for a list of our DI eligible occupations.*

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



For agent use only. Not intended for the public.

Policy Form DI105, Disability Income Policy  
Policy Form BE105, Business Expense Policy

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

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

This communication contains commercial advertisements or general information about Illinois Mutual's products or services. You are receiving this email because you signed up for the [Agent Forum](#). Please update your subscription preferences below; do not reply directly to this system generated email. It may take up to 10 business days to make the requested change.

If this email was forwarded to you from a source other than Illinois Mutual, please contact that individual or entity to be removed from its distribution list.

Illinois Mutual Life Insurance Company  
300 SW Adams St., Peoria, IL 61634  
Phone: (309) 674-8255

EML919 (9/19)

[Update subscription preferences](#) or [Unsubscribe](#)