



Contact Andrea Schnarr for more information.  
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# Connecting Ideas to Help You Sell



Andrea Schnarr, Central Regional DI Sales Manager



## Sales Strategies

### Customize DI with these Popular Riders!

Disability income insurance (DI) is never one-size-fits-all. Your clients' needs vary, so in addition to a benefit-rich base DI policy, we offer optional riders (at additional cost) that can meet your clients' unique needs. Consider offering any or a combination of several riders to your next DI client. Our DI sales team can offer you strategies to sell DI the Fast, Simple, Seamless® way!

### Return of Premium Rider *Mistake-proof your sale!*

ROP<sup>1</sup> provides policyowners with DI coverage if they need it and money back if they don't. Here is how it works: During the first four policy years, a policyowner is not eligible for a return of premiums paid if he or she cancels their coverage. If a policyowner cancels his or her coverage after the first four policy years, he or she will receive a return of a percentage of premiums paid less any benefits received. From ages 65 to 67, a policyowner will receive 100% of premiums paid less any benefits received. In the event the total benefits received exceed the amount of premium paid, there is no return of premium.



## Marketing Tools

Ask me for copies of these agent and consumer-friendly sales tools to help showcase these riders with your next DI client.



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**Over \$119,430,000 returned to policyowners with the Return of Premium Rider since 1972!\***  
 (\*As of 12/31/17)

**Guaranteed Insurability Option (GIO) Rider Turns 1 sale into 6!**

The GIO Rider provides 5 additional selling opportunities for you when the client initially purchases the GIO Rider! 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!

Educating clients about building coverage over the years can help them understand the value of insurance planning, while building your relationship as a valued insurance professional. By reminding them to exercise their GIO Rider, you can take advantage of 6 DI sales opportunities! As you can see, the initial DI sale with GIO, can easily turn into 6 sales with the 5 future options!

**Retroactive Injury Benefit Rider**

The Retroactive Injury Benefit Rider pays benefits due to a Total Disability caused by an injury, from the first day of the injury. The Total Disability must occur within 30 days of the Injury and continue through the elimination period. This can be a great option to suggest if your clients choose a longer elimination period.



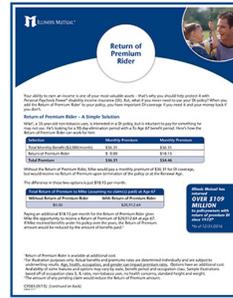
**IRSR Webinars**

**Selling DI & BE is Fast, Simple, Seamless®!**

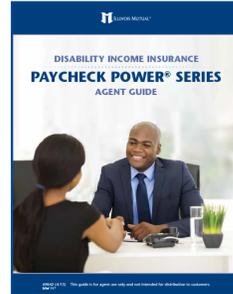
April 18, 2018  
 2:00 p.m. CDT

**Key Takeaways:**

- Why work with Illinois



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**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!



- 3/??/2018 St. Paul, MN
- 3/??/2018 New Orleans, LA



**Sign-Up Today!**

**Watch DI OnDemand Webinars Anytime,**

Mutual?

- How to explain & sell DI effectively
- Why sell DI+BE - together
- How to build a specific DI plan in three simple steps.
- Where to find your next DI prospect
- Popular Riders



**Carrie Mercer**  
Central Internal  
Regional Sales  
Representative

Register Now

## Anywhere!

Conveniently access these training videos on your computer or mobile device on our **Agent Forum** under the DI tab! Learn more about:

- Sales Tips & Marketing Materials
- Client Presentations
- Product Information

## Announcements

### Q1 2018 DI Quarterly Bonus\*

Don't forget to submit qualifying business by March 31st to meet the first quarterly incentive of 2018. Ask me or your DI sales team for this flyer for more details.

**2 Great Ways To Cash In On Your Great Performance!**

Combine our Quarterly DI Incentive with the Fast Start \$500 Bonus to earn \$800 with your first two applications.

Jump start your profits and take advantage of these 2 great combined incentives!

<p><b>DI Quarterly Incentive*</b></p> <p><b>\$300</b></p>	<p>You can earn \$300 when 2 applications totaling \$2,000 annualized premium are paid within a qualifying quarter in 2018. And, you have the opportunity to earn more quarterly incentive cash!</p>
<p><b>Fast Start Bonus**</b></p> <p><b>\$500</b></p>	<p>You can earn \$500 when 2 applications totaling \$2,000 annualized premium are paid within your first full quarter of being contracted with us.</p>

See back for DI Quarterly Incentive and Fast Start Bonus specifics.  
\*2018 (1/1/18) Agent Use Only. (Continued on back)

**ILLINOIS MUTUAL**

### Cross-Border Sales Form

Illinois Mutual requires Cross-Border Sales Form 3191 any time an application is signed outside of the proposed owner's primary residence state.

Cross-border sales are generally but not always permitted where there is a legitimate connection to the non-resident state, e.g., second residence or worksite. At this time Illinois Mutual is not accepting applications from residents of AK, DC, HI, and NY since we do not have a license to conduct business in those jurisdictions.

For more information, Form 3191 is available to download from our Agent Forum's Resource Library. Please direct questions to your Sales team.

*"Make it a great day!"*

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For agent use only. Not intended for the public.



*\*Qualifying business for this Incentive must be issued and paid for between the dates of the quarter in which you qualify for the bonus. The 2018 Incentive periods are as follows: Q1: 1/1 - 3/31/2018, Q2: 4/1 - 6/30/2018, Q3: 7/1 - 9/30/2018, Q4: 10/1 - 12/31/2018.*

*100% of bonus will be paid after the end of the incentive period. Only writing agents are eligible for the incentive. Qualifying products are DI105 and BE105. Illinois Mutual determines the final recipients. You must have active agent status as defined by Illinois Mutual at the time of incentive payment. Your agent's contract with Illinois Mutual will control.*

*<sup>1</sup>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.*

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

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.

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