

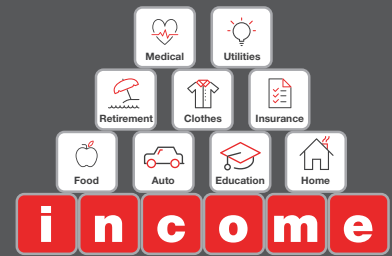


# 3 Steps to DI Sales

Exclusive kit has all you need to sell DI like a pro!

# DI Building Blocks

## Sales Primer



### Disability insurance

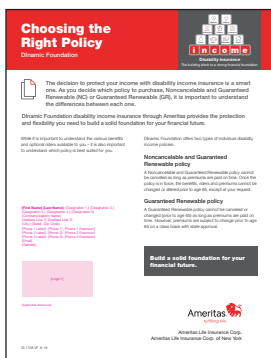
The building block to a strong financial foundation.

Financial planning should include disability income insurance. It's the foundation of a strong financial plan. Helping clients understand this type of protection and why they personally need it, is an important step to getting them the right amount of coverage they need.

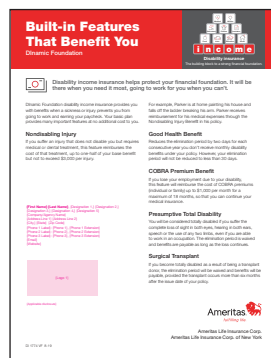
Using a three-step approach, your clients can understand how the product meets their individual needs and feel empowered to design their own disability protection plan.

## Step one: pick a plan

Using these flyers, you can explain the two plan options available: 1) Noncancelable and Guaranteed Renewable or 2) Guaranteed Renewable including the built-in features of the policy - available at no additional cost.



DI 1728 VF



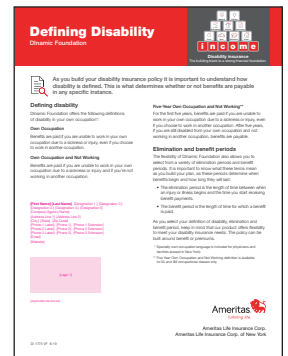
DI 1774 VF

## Step two: pick a definition

Describe how disability is defined and when benefits are payable.

## Step three: add riders

Adding riders enhances protection. There are seven riders available to help meet your clients' individual protection needs. Use these flyers to explain how each rider works.



DI 1775 VF

- Automatic Increase Rider, DI 1787VF
- Catastrophic Disability Rider, DI 1778VF
- Cost of Living Adjustment Rider, DI 1773VF
- Future Increase Option Rider, DI 1715VF
- Residual Disability Rider, DI 1776VF
- Social Insurance Substitute Rider, DI 1777VF
- Student Loan Repayment Rider, DI 1843VF

Let this three-step approach guide your client conversations. The sales idea is packaged to provide all the pieces needed for a successful campaign. You can view and order these materials on Producer Workbench by entering DI Building Blocks in the search button. Each flyer can be customized with your contact information.



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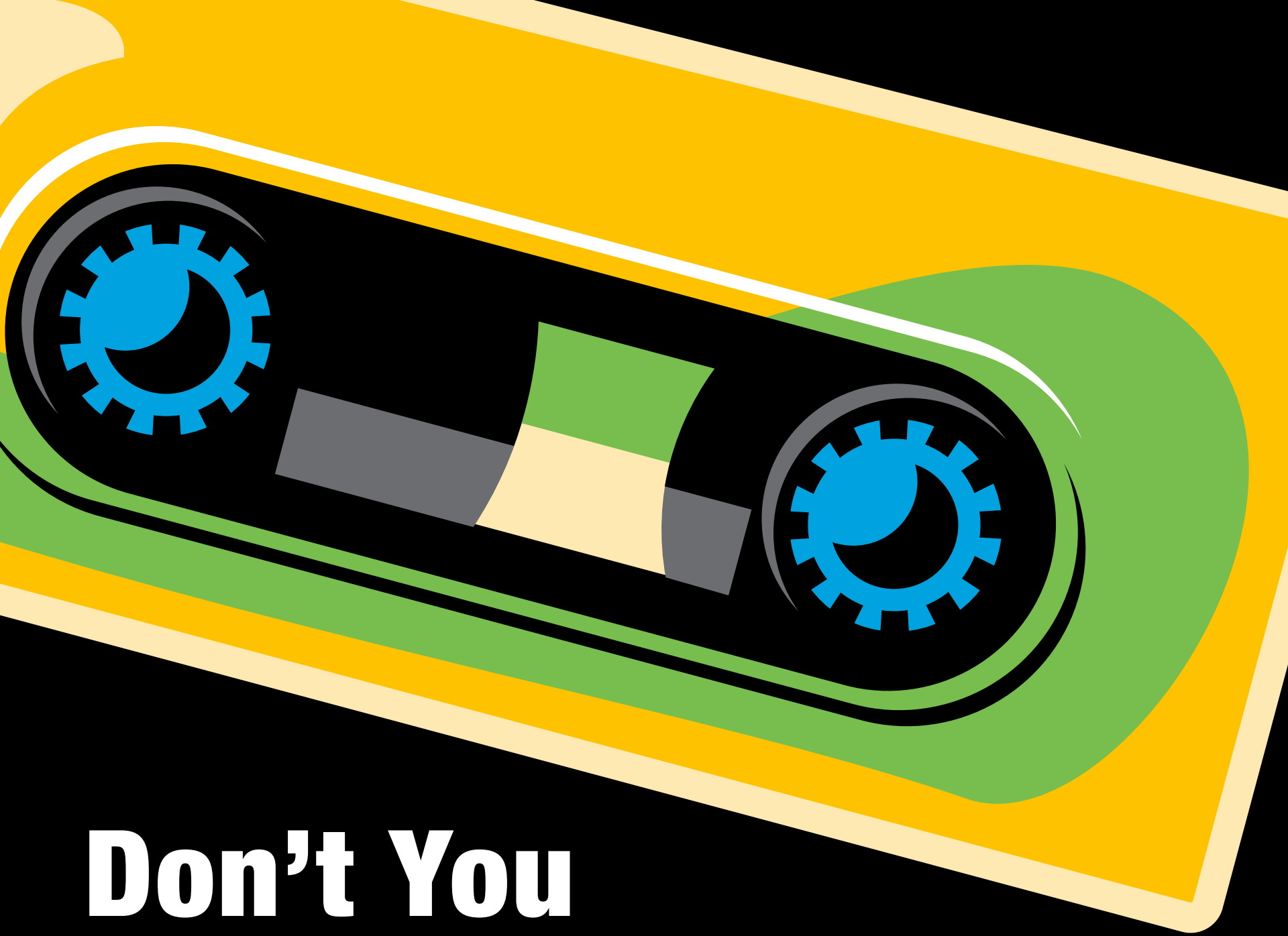
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# Don't You Forget About DI

The Top 10 Mix



# Think of disability income insurance as insurance for your salary.

Protecting your lifestyle starts with protecting your income. Disability income insurance provides a solid foundation for your financial future by providing you income when you're unable to work due to an illness or injury.

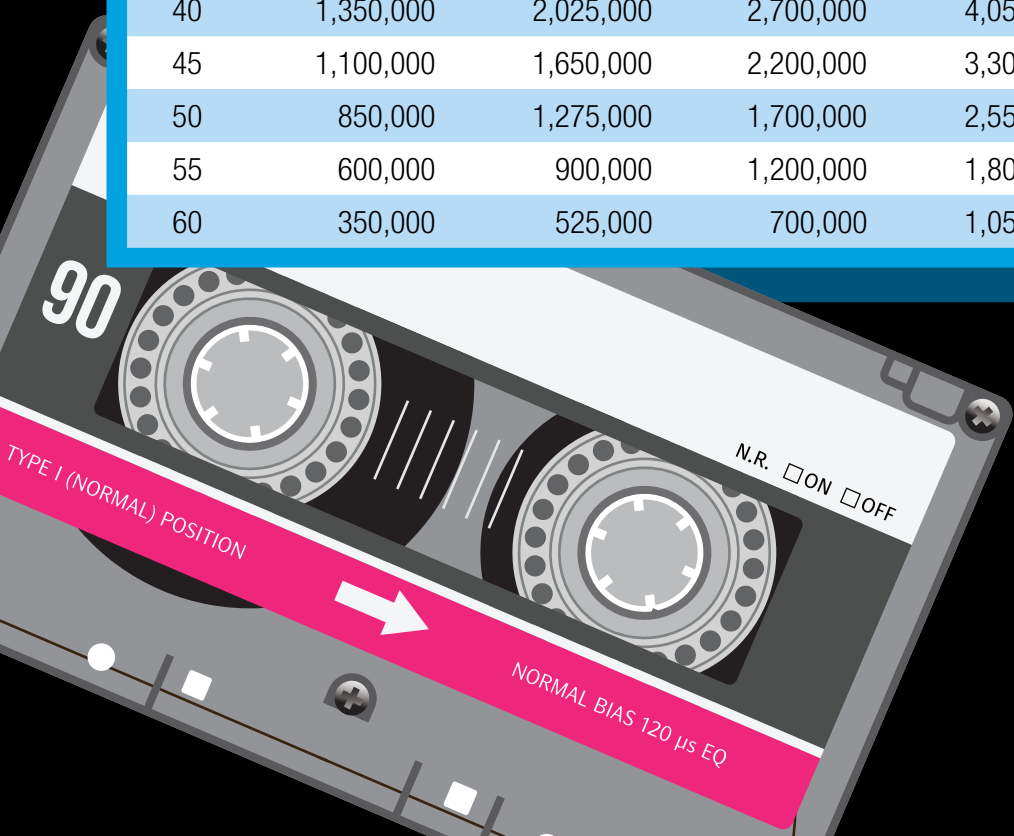
But why a mixtape? Sometimes, it's the best way to share a special message to someone we care about - you. Let these songs play in your mind, and consider this the soundtrack to a life with disability income insurance. Every breath you take, we'll be there for you.

## Check out what you're protecting

See how much money you could earn if you work until you reach the age of 67.

| Annual Salary |             |             |             |             |             |             |              |
|---------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|
| Age           | \$50,000    | \$75,000    | \$100,000   | \$150,000   | \$200,000   | \$250,000   | \$300,000    |
| 30            | \$1,850,000 | \$2,775,000 | \$3,700,000 | \$5,550,000 | \$7,400,000 | \$9,250,000 | \$11,100,000 |
| 35            | 1,600,000   | 2,400,000   | 3,200,000   | 4,800,000   | 6,400,000   | 8,000,000   | 9,600,000    |
| 40            | 1,350,000   | 2,025,000   | 2,700,000   | 4,050,000   | 5,400,000   | 6,750,000   | 8,100,000    |
| 45            | 1,100,000   | 1,650,000   | 2,200,000   | 3,300,000   | 4,400,000   | 5,500,000   | 6,600,000    |
| 50            | 850,000     | 1,275,000   | 1,700,000   | 2,550,000   | 3,400,000   | 4,250,000   | 5,100,000    |
| 55            | 600,000     | 900,000     | 1,200,000   | 1,800,000   | 2,400,000   | 3,000,000   | 3,600,000    |
| 60            | 350,000     | 525,000     | 700,000     | 1,050,000   | 1,400,000   | 1,750,000   | 2,100,000    |

**The bottom line:** anyone who depends on a salary needs disability income insurance. It provides monthly benefits when you need it the most because it works when you can't.



# #10

## Super Freak (Accidents)

When most people hear the word “disability,” they immediately think of accidents. But the reality is that 90% of disabilities are actually caused by illnesses.<sup>1</sup>



### The Most Common Causes of Disability



**Illness**

**90%**

not



**Accident/Injury**

**10%**

Illnesses like cancer, heart disease or diabetes cause the majority of long-term disabilities<sup>1</sup>.

- More than 50% of disabled Americans are in their working years (18 – 64).<sup>2</sup>
- Of today's 20-year-olds, 1 in 4 will become disabled before reaching the age of 67.<sup>3</sup>

<sup>1</sup> Integrated Benefits Institute, Health and Productivity Benchmarking 2016 (released November 2017), Long-Term Disability, All Employers. Condition-specific results.

<sup>2</sup> Kraus, Lewis. (2017). 2016 Disability Statistics Annual Report. Durham, NH: University of New Hampshire.

<sup>3</sup> U.S. Social Security Administration, Disability and Death Probability Tables for Insured Workers Born in 1997, 2017.

# #9

## Everybody's *Working* for the Weekend

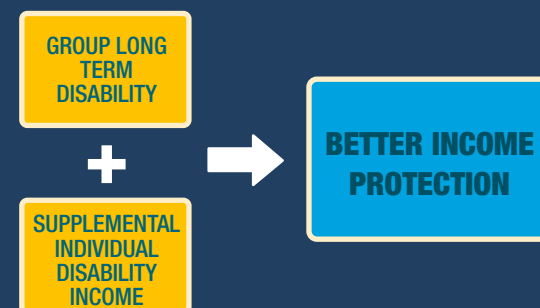


If you're one of the lucky ones, and your employer provides disability coverage, make sure it's enough to cover your monthly expenses, if you get sick or have an accident. Employer-paid coverage can be tax deductible, which means the amount you receive is lower.

Disability coverage through your employer  
may only replace half your income.

**Is that enough to support you?**

An Individual Disability Income Policy can  
help fill the gaps in your employer's plan



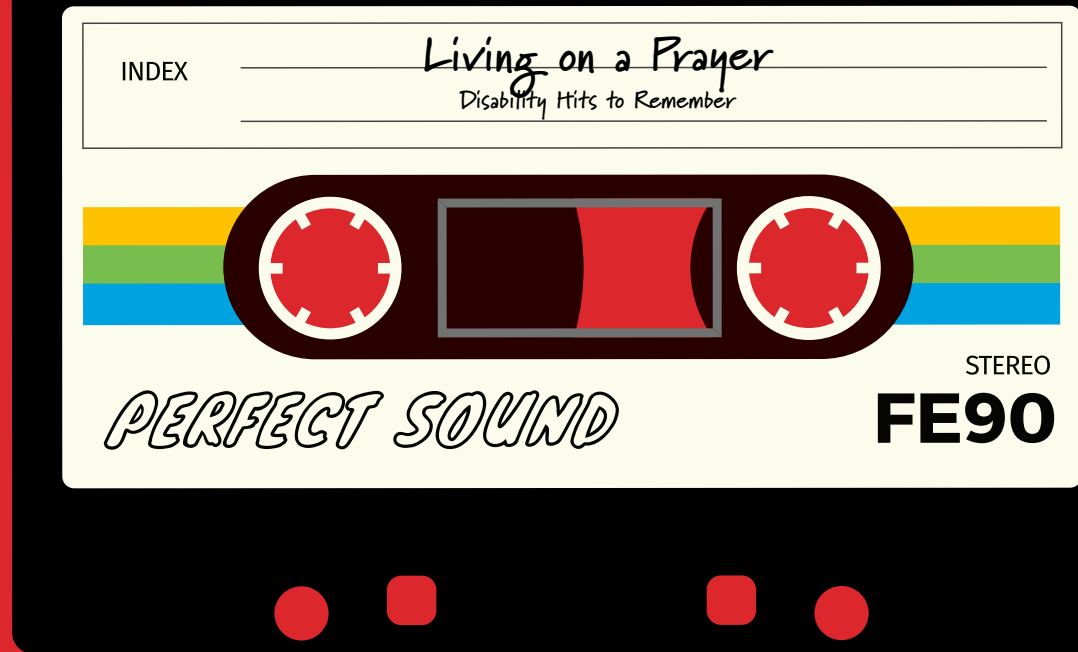
And, if you change employers, you probably can't take it with you. With Ameritas, disability income insurance is yours to take wherever your career takes you.

**Calculate your disability insurance needs.**



# #8

## *Living* on a Prayer



How fast would you burn through your savings if you became disabled today? Disability income insurance helps you hold on to what you've got by paying your monthly expenses and can protect your greatest asset – your income – if you can't work.

### Did you know?

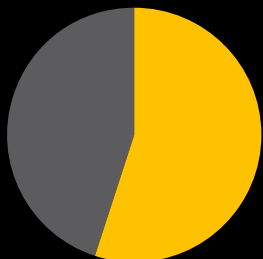
- Nearly half of consumers today say they can't pay an unexpected \$400 bill without having to take out a loan or sell something.<sup>1</sup>
- 71% of Americans live paycheck to paycheck.<sup>2</sup>
- 55% of Americans would need to borrow money to cover a \$5,000 emergency.<sup>3</sup>

<sup>1</sup> Federal Reserve, Report on the Economic Well-Being of U.S. Households in 2016, page 26.

<sup>2</sup> <https://www.cnbc.com/2017/08/24/most-americans-live-paycheck-to-paycheck.html>

<sup>3</sup> LIMRA, U.S. Consumers Today: The Middle Market, 2014.

**If you suddenly lost your ability to work and earn a living due to a sickness or injury, how would it impact your life?**



**55% would need to borrow to cover a \$5,000 financial emergency.**

### Where does your money go?

Use this calculator to determine what you should save for emergencies.

# #7 Working 9 to 5

You work hard to make that money, but are you protecting it? The thought of losing your job due to an illness or injury is enough to drive you crazy (if you let it).

You're investing a lot of hours each week to earn your paycheck...what are you doing to protect it?



Disability income insurance is insurance for your paycheck.

- 67% of people identify income as the second most important thing to them<sup>1</sup>.
- 28% of them do something about it<sup>1</sup>.

## Which one describes you?

Disability income insurance goes to work when you can't.

<sup>1</sup> Council for Disability Awareness, 2014 Consumer Disability Awareness Study.



# #6

## Girls Just Wanna Have *Fun(ds)*

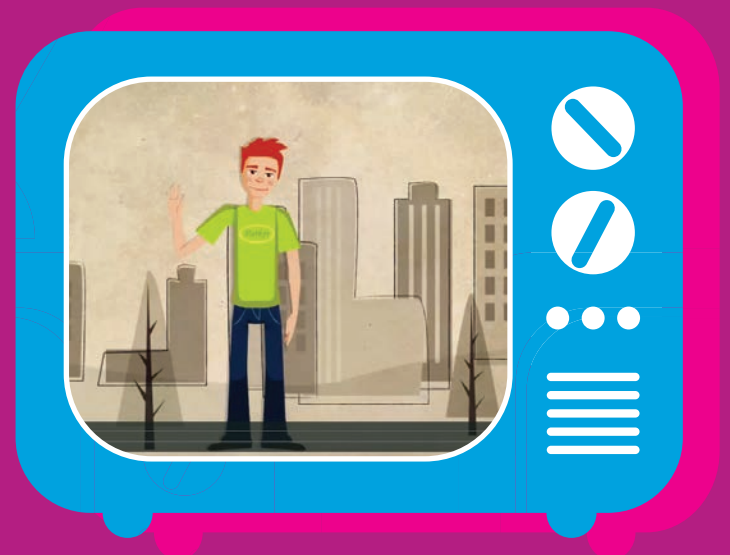
(and Boys)



It's easy to think that when you're young, disability income insurance doesn't apply to you, but did you know getting coverage early reduces your cost and ensures that you won't have additional premiums or limitations?

If you get sick or injured five years from now, there's no guarantee you will qualify for disability protection. The good news? If you cut your "fun budget" just a little, you can use that money to protect your funds.

**Watch this video to learn  
how to protect your income.**



# #5

## The *Right Stuff*

Not all disability income policies are the same.  
Disability income insurance with Ameritas offers the right stuff:



- **Flexibility** to design insurance protection that's right for you.
- **Free features:**
  - Helps with costs after medical or dental treatment.
  - Reimbursement for costs associated with COBRA premiums.
  - Reduced days from your elimination period so you can receive income sooner.
- **Freedom** to receive benefits even if you choose to work in another occupation.

Our promise: we will be there when you need us most.

**Learn more about the features we offer.**

# #4

## End of the *World* as We Know It

**A fact of life:** becoming disabled is greater than your chance of dying too soon.

Life insurance is important for when it's "game over," but since you're still in the game, you also need to have a plan when you get hurt or sick. With disability income insurance, it won't seem like the end of the world if you can't earn a paycheck.





# #3

## *My* Prerogative

If you think Social Security disability and Worker's Compensation will be enough to help you survive a disabling illness or injury, that's your prerogative. It's also pretty bogus. Social Security disability and Worker's Compensation can help you, but they don't cover every situation and the process can take time.

- Less than 5% of disabling accidents and illnesses are work related.<sup>1</sup>
- Approximately one third of Social Security claimants are approved.<sup>2</sup>

<sup>1</sup> Council for Disability Awareness, Long-Term Disability Claims Review, 2014.

<sup>2</sup> Social Security Division Administration, Annual Statistical Report on the Social Security Disability Insurance Program, 2016, Outcomes of Applications for Disability Benefits, Chart 11.



# #2

## *Step by Step*



Disability income insurance is more complex than other types of insurance. In fact, nearly two-thirds<sup>1</sup> of American workers postponed buying to study it further. But it's really as simple as these three steps:

### **1) Pick a plan**

- a) Noncancelable and Guaranteed Renewable Policy offers a rate guarantee.
- b) Guaranteed Renewable Policy can help you save on your cost of insurance.

### **2) Pick a disability definition**

- a) Own Occupation is payable if you are unable to work in your own occupation due to a sickness or injury, even if you choose to work in another occupation.
- b) Own Occupation and Not Working is payable if you are unable to work in your own occupation due to a sickness or injury and if you're not working in another occupation.

### **3) Add riders**

- a) Enhance your protection with optional extras that pay you when you can only work part time, help account for the effects of inflation and more.

<sup>1</sup>2015 Insurance Barometer Study conducted by LIMRA and Life Happens.

**Work with a company that allows you to design income protection that is right for you.**

# #1

## *Walking* on Sunshine

Thanks for taking the time to understand the effects an illness or injury can have on your salary, and what you can do about it. You can plan for the unexpected, and you should, insure yourself - your skills, education, experience and ability - to ensure a brighter future. **Don't it feel good? Yeah!**

Connect with an Ameritas representative today.

Discover all the ways you can  
insure yourself and your life.





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