

Providing all the Tools for Your
Success



21 Tweets of DIAM

Use these tweets all month long! Favorite and re-tweet others using the DIAM hashtags: #CarpeDIAM #incomeprotection

One in four - that's the rate of disabling illness/injury in America. What's your back-up plan?
#CarpeDIAM #incomeprotection

Disabilities: 31% musculoskeletal, 15% cancer, 10% mental/nervous and substance abuse disorders, 10% accidents. #CarpeDIAM #incomeprotection

Business owners often care more about their business than their own livelihood. BOE covers salaries, benefits, utilities. #CarpeDIAM

Business owners are most at risk, working through disabling illnesses. Make a plan to recover.
#CarpeDIAM #incomeprotection

Guaranteed issue coverage may be available to as little as 2 people. Options for nearly everyone - just ask! #CarpeDIAM #incomeprotection

Selling DI? Multi-life opportunities abound - 3 lives can result in affordable unisex rates! #CarpeDIAM #incomeprotection

There are many tools WITHOUT company logos, LifeHappens.org and DisabilityHappens.org to name a few. #CarpeDIAM #incomeprotection

A good DI policy protects you in the event of a total OR partial disability. #CarpeDIAM #incomeprotection

DI discounts for business owners, preferred producers, multi-life, associations, and more...
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Simplified underwriting might be an option for DI applications under \$6000/month of benefit and under age 50. #CarpeDIAM #incomeprotection

Buy/sell opportunities are so important for business owners who rely on their partners' ability to work. #CarpeDIAM #incomeprotection

High-limit DI can help your top income-earning clients receive a full 60% of pre-disability income, tax-free! #CarpeDIAM #incomeprotection

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Group coverage is not a substitute for individual - it's taxable, non-portable, & check the definitions. #CarpeDIAM #incomeprotection

Social Security DI is underfunded, can be difficult to qualify, and can take 15mos to get the first paycheck. #CarpeDIAM #incomeprotection

State DI in CA is strong if you're a W2 employee, can live on 55% of income, and disability lasts < 1 year. #CarpeDIAM #incomeprotection

Mortgage, utilities, gas - cover the basics with an affordable DI plan for almost anyone. #CarpeDIAM #incomeprotection

Real Life Stories: This video shows why #incomeprotection is so important: <http://ow.ly/MiELP> #CarpeDIAM

What is disability insurance? Find out by watching this video. <http://ow.ly/MiF4C> #CarpeDIAM #incomeprotection

Disability insurance saved a family...twice. <http://ow.ly/MiFjU> #incomeprotection #CarpeDIAM

A track star's life-changing accident...a reminder we need disability insurance: <http://ow.ly/MiFwX> #incomeprotection #CarpeDIAM

Let disability insurance help you through one of the most challenging moments in life. #CarpeDIAM #incomeprotection

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