

Disability Income Insurance SALES KIT



In this kit:

Producer marketing guide | Social media materials | Approach tips
Case studies | Sales ideas | Consumer guide

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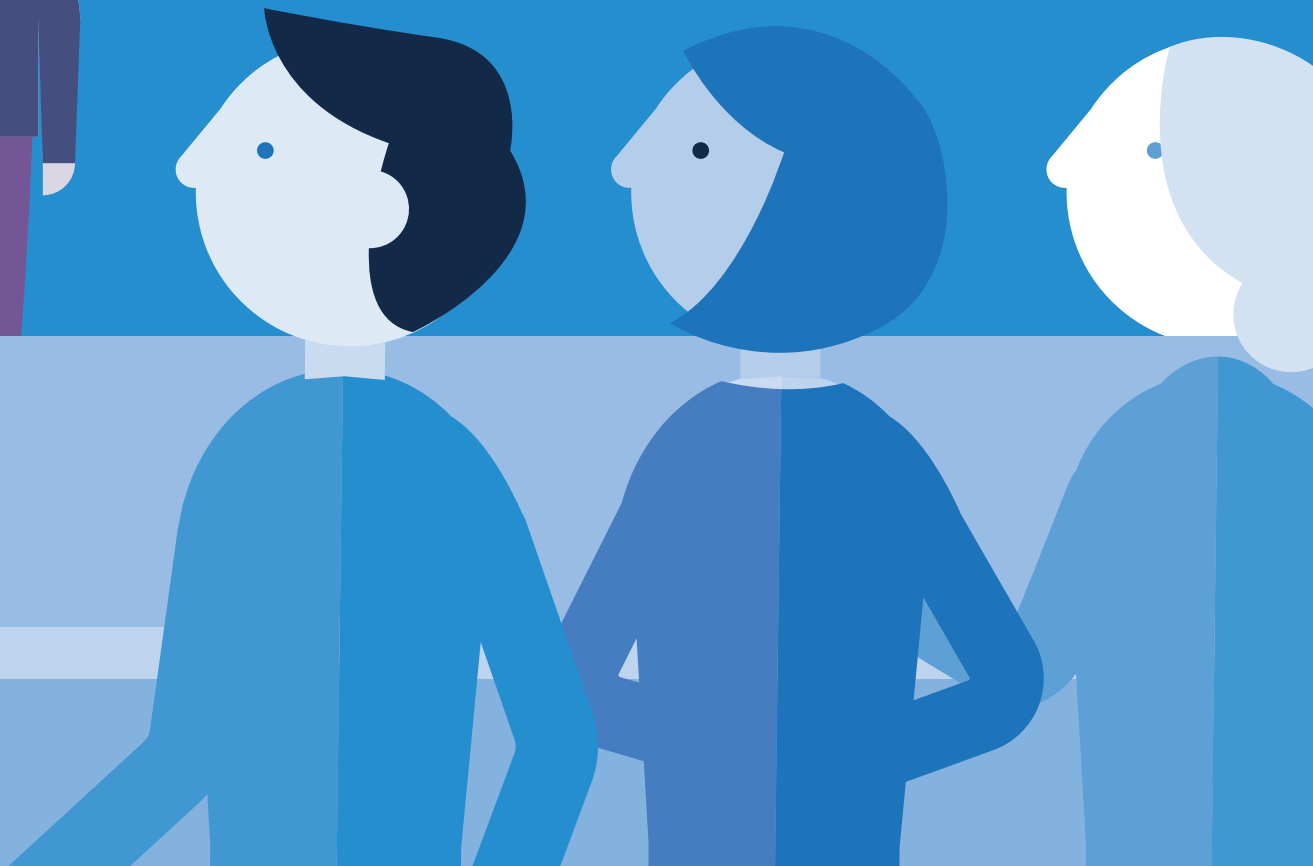
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ROSEVILLE, CA 95661

Individual disability insurance

What you need to know to sell

Marketing guide



As a financial professional, you play an important role in helping clients understand the risks to their financial security and getting them the protection they need.

This guide will help you get into the income protection market by outlining:



Available solutions

Principal® offers one of the most comprehensive suites of individual disability insurance (IDI) solutions in the industry and has solutions for individuals, business owners and employees.

Get to know our IDI product portfolio

Personal	Individual Disability Income (DI)	Provides monthly benefits to help cover daily living expenses
	DI Retirement Security	Helps clients continue saving for retirement
Business	Overhead Expense (OE)	Provides reimbursement for business expenses, helping keep the business open and operating
	Business Loan Protection ¹	Covers loans taken out for business-related expenses
	Key Person Replacement ¹	Provides a benefit to a business in the event of a key employee's disability
	Disability Buy-Out (DBO)	Funds a buy-sell agreement to buy out a disabled owner
Employee benefits	Executive Carve-Out	Helps employers offer income protection to employees — on an employer-paid or voluntary basis
	Executive Bonus	
	General benefit offering	

For detailed information, check out our products and services guide (JJ1146; JJ1205 for California) or visit: advisor.principal.com > [Products](#) > [Disability Insurance](#) > [Disability Income](#)

Starting the conversation

Many financial professionals have found success starting conversations with clients about personal income protection and then moving to business solutions. That shows how wide open the disability market opportunity can be. After all, almost everyone in the working population needs to protect their income, especially those who:

- Are age 30 to 55
- Earn at least \$40,000 per year
- Work at least 20 hours per week
- Work in occupations with little to no manual duties

How to get started

Most people have never been approached about disability insurance and don't know they need it. Whether you're talking to individuals, business owners or their employees, it's important to establish the need for coverage. Your job is to help them along the "path to purchase"—from awareness to buying (and then referring you to others!).

Use:

- ✓ Visuals to illustrate the need
- ✓ Needs-based language
- ✓ Materials that are about clients and the benefits they receive

Rather than:

- ✗ Wordy documents
- ✗ Technical jargon
- ✗ Lists of policy details



Get started by using our consumer-friendly tools designed to help nurture a consumer along the purchasing path (order KIT4343; KIT4365 for California).



JJ1907POD

JJ2153



JJ1239



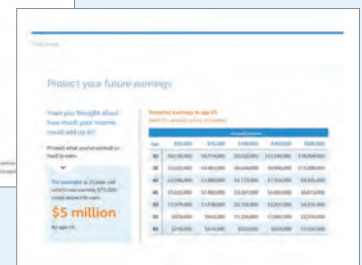
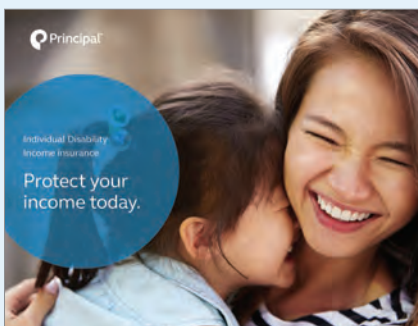
JJ1507C



JJ1508

Or, if you like options, check out our series of one-page sales ideas (order JJ1151).

It's a collection of sales approaches commonly used by financial professionals just like you!



As you go through the purchase path with clients, be ready to answer common concerns. Remember, disability insurance is new for most people, so education is key!

Top concerns

How you can help

What is disability insurance?	It helps protect your income if you're too sick or hurt to work. The monthly benefits help you pay your bills while you recover.
Why do I need it?	We certainly hope your good health continues, but also realize we can't predict the future. Plus, disabilities are more likely to be caused by an illness rather than an injury. Preparing today for the unexpected is a smart decision.
Don't I have that through work?	Coverage through your employer is a great start, but it may not be enough to cover your existing expenses, plus the new ones you may incur if you become disabled.
Is it affordable?	Individual disability insurance from Principal is flexible to meet different needs and budgets. If you'd like a better idea of how much coverage you need and how much it costs, visit principal.com/calculatemyneed .
How does it work?	If you become too sick or hurt to work, Principal will pay you monthly benefits "like a paycheck" to help cover everyday expenses.

Looking to open doors with business owners?

Offer our complimentary services:

- **Informal business valuations** — Help owners find out what their business is worth. Having a current value can help with planning discussions.
- **Buy-sell review** — Clients with buy-sell agreements can make sure their agreement is current and has proper funding in place.

A buy-sell solution for single business owners.

Our one-way buy-out funds a transfer between an owner and a key employee. (Policy HH794 only)

Understanding underwriting

As a financial professional, you play a big role in the IDI underwriting process at Principal. When submitting a case for underwriting, share with us as much information about the client as you can, focusing on these three key areas:

1 | Occupation

The occupation class determines your client's premium amount and maximum monthly benefit amount. Job duties, rather than title, are key when classifying an occupation. Consider managers. Are they managing in an office with general office duties and no manual labor? Or are they managing at a shipping company, but the majority of their time is spent lifting boxes and using heavy machinery? Those with no manual duties would get higher occupation classes with lower rates.

Working with business owners?

Principal underwrites a business owner's occupation differently than the competition. We consider additional factors, such as:



Income



Number of
employees



Number of
years in
business



Owner
duties

2 | Income/financial background

Disability insurance is meant to replace a portion of lost income, while providing motivation to return to work. We'll need to review their financial documentation to ensure we're not giving them too much or too little coverage.

3 | Medical history

Having an understanding of basic conditions can set expectations when you help a client apply for coverage. For instance, if your client has one of these conditions, proceed with underwriting, but set the expectation that the coverage could be "rated/ridered*" or declined:

- | | | |
|--|-----------------|----------------------|
| - Anxiety or other mental/
nervous conditions | - Cancer | - Kidney disease |
| - Back related conditions | - Emphysema | - Obesity |
| - Carpal tunnel syndrome or arthritis | - Heart attacks | - Pancreatitis |
| | - Hepatitis | - Seizures or stroke |

*Means a client could get coverage, but for an additional cost than originally presented or could have an exclusion for a certain condition added.

For more information about our underwriting programs (and tips for smoother processing!), go to:
advisors.principal.com > [New Business](#) > [Guidelines & Underwriting](#) > [Disability Insurance Underwriting](#)

Want to make underwriting easier?

Check out our **simplified** offering that helps streamline the application process. It features:

- **Limited underwriting**
 - No routine medical requirements²
 - No financial verification³
- **For Individual DI, benefit amounts up to:**
 - \$6,000/month issue limit
 - \$10,000/month participation limit (excluding group long-term disability insurance)
- **An accelerated underwriting decision once the application and TeleApp**
(a 15-minute telephone medical interview) are completed and received

What is TeleApp?

Over 95% of our IDI business uses our TeleApp service to complete “Part B” — the medical portion of the application. A Principal professional calls clients and asks the confidential medical questions needed to complete part of the application. **Just call 888-TeleApp (888-835-3277) to schedule an interview.**

Working in the employee benefits market? Check out our multi-life underwriting programs:

“Basic” multi-life

Available when any three employees with a common employer purchase coverage.⁴ Employer involvement is not required. Simplified and full underwriting are available.

Guaranteed Standard Issue (GSI) program

A solution geared to groups of employees who don’t need to provide medical requirements. Discounts are available based on the number of employees participating. Employer participation is needed.

Fallback GSI

Allows employees to qualify for the maximum benefit available based on underwriting. If an employee doesn’t meet underwriting qualifications, a GSI benefit is still available. Discounts are based on the number of employees participating.

Bonus: When using multi-life underwriting for DI insurance, at least a 20% discount is available (based on gender-neutral rates) when at least three employees purchase coverage.⁴ And, in certain states, spouses can buy coverage at a discount, too!

For additional details, check out the employee benefits profile (JJ1726).

Closing the sale

Here are some best practices for closing IDI sales with clients:

Prepare for meetings

- Run several proposals to offer choices. Three seems to be the “magic” number to be helpful, but not overwhelming.
- Have the needed forms with you, as well as the phone number for TeleApp and medical examiners. Learn more about what you need to bring. See our administration guide (JJ1858).

Want to reduce your paperwork?

Try our electronic application system — eApp. It lets you submit business online. It makes things easier for you and your clients. Learn more about this tool with our Q&A (JJ2186).

While meeting with clients

- Ask if anything’s changed since you last met.
- Confirm they’re ready to proceed.
- Explain the benefits of the policy, not just the product features or riders. Keep it simple.

Make sales

- Ask for the sale: “Do you want to proceed with the application?”
- For clients hesitant to buy or with objections, address those concerns. Find tools at principal.com/idisalestools.
- If they’re ready, walk them through the application.

Close the discussion by asking if they have any questions about the policy or what happens next. Explain that you’ll submit the signed application and should get a response from Principal in a few days.

Looking for a real-life example?

Check out our case studies brochure (JJ1673) to see how other financial professionals have approached IDI sales.



Key success factors

Make these behaviors part of your everyday routine:

- **Hone your presentation style.** Develop a conversation plan and practice it to sound more natural. The more you sell disability insurance solutions, the easier it becomes.
- **Provide options.** Showing different price points gives clients the power to choose.
- **Share real life stories.** If you don't have a personal story, we offer several real-life testimonials that show how having disability insurance can make a big difference in people's lives. (advisors.principal.com -> Product -> Approaches)
- **Share the promise being made.** Your clients are purchasing the promise that Principal will be there when they experience the unexpected.



Most important: Buy a DI insurance policy yourself. Owning disability protection helps you talk to clients with confidence and conviction.

Tips for finding prospects — get started today!



1

Start with your current clients.

Cross sell income protection or ask for referrals to others.

2

Get active in your community. Establish a personal brand that sets you apart as a trusted resource.

3

Host a networking event with your local Chamber of Commerce to get in front of small-to-medium sized businesses.

4

Talk to employers about reviewing their benefits offering.

See the next page for more examples



Review your recent cases and look for opportunities to offer IDI

Existing client scenarios	Recommended solution
Personal needs	
Experiences a life change such as marriage or home purchase	Individual DI to protect against the loss of an income
Maxes out individual DI insurance	DI Retirement Security to protect ability to save for retirement
Contributes to a 401(k) plan, IRA or mutual funds	DI Retirement Security
Covered by a group LTD policy through employer	Individual DI supplemental policy to protect a larger portion of income
Business needs	
Wants to enhance employee benefits package	An employer-paid or voluntary multi-life individual DI solution
Wants to ensure continuation of business	Establish and/or review buy-sell agreement and properly fund it with Disability Buy-Out insurance
Wants to keep business open if one of the owners is disabled	Overhead Expense insurance to reimburse business expenses and Key Person Replacement ¹ to cover temporary staffing needs and revenue replacement
Wants to retain executives and enhance their benefits package	An employer-paid individual DI solution available only to the executives
Has key person life insurance	Key Person Replacement disability insurance ¹
Has a business loan obligation	Overhead Expense policy with a Business Loan Protection rider ¹

¹ Not available in California. Not approved in all states. Go to www.principal.com/distateapprovals for more information

² No blood, urine, exams, EKGs or APSs required unless a significant medical condition is reported by MIB, significant medical information is obtained from the TeleApp or other available information, or any other disability coverage has been issued or applied for on a nonmedical basis. Applications could be rated, ridered or declined based on all underwriting information available; this is not a guaranteed issue program. Urine/HIV test is required in Maine. Subject to issue and participation limits and minimum premium requirement. Financial documentation required for select occupations. Program available for issue ages 18 to 50 for single-life cases, up to 64 for Multi-Life DI. In California, there are no labs required for Simplified Single-Life cases up to \$6,000/month, but an APS and financial documentation are required. For Simplified OE and DBO, the A occupation is not available.

³ Financial documentation is required if applying for more benefit than the Simplified limits - this applies for new applications and adjustments, and for the following occupations (regardless of amount applied for): real estate agent/broker, mortgage originator/broker, real estate attorney, residential construction contractor and real estate developers. In California financial documentation is required for all single-life cases. And for simplified DI multi-life when all three applications are not submitted together, we'll require APSs and financials on the first two applications, but not for any additional applications.

⁴ Discount can be given when three or more employees with a common employer are covered. The Multi-Life discount is not available for Key Person Replacement or Disability Buy-Out policies written in Ohio. This includes any Multi-Life discount given for fully underwritten, Simplified Multi-Life and Guaranteed Standard Issue cases. Policies taken on these products will not count toward the three-lives qualification for Multi-Life in Ohio. For three or more dental or medical residents/fellows/interns/students from the same institution, use the Multi-Life Resident discount (based on sex-distinct rates) and excludes staff physicians.



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This is an overview of the benefits of disability insurance, but there are limitations and exclusions. For cost and coverage details, contact your Principal financial representative.

Please remember to abide by the company’s policy on disclosure of compensation. You can obtain more information, as well as a sample disclosure form, at principal.com.

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Individual Disability Income Insurance

Put yourself out there – digitally

A drip campaign to help you promote income protection.

In this digital world, more consumers interact on social media and via email. That's good news because you can reach a lot of clients and prospects all at once – for free. Use this one-month drip campaign to engage with consumers through LinkedIn and emails. Don't worry, it's easy to use and will take just a few minutes each week.

Week 1

1. Money is an important topic at any age. These 5 tips are good lesson for kids – and a good reminder for parents. <http://bit.ly/2E0QzdV>
2. On a decluttering kick? Clean up your budget to help find money for the things you really want out of life. <http://bit.ly/2GxTWfL>

Week 2

1. I've made income protection my life's passion, but most people aren't sure what it is or why they should have it. Get the information you need to stay up-to-date. <http://bit.ly/2vfVqVh>
2. A sickness or injury may keep you from working, but it doesn't have to keep you from saving for retirement. Help is available. <http://bit.ly/1QTImZG>

Week 3

1. Send this email ([DI9848](#)) to prospects to help start the conversation.

Week 4

1. Looking for a quick and easy way to calculate the need for income protection and what it may cost? This calculator can help. <http://bit.ly/2nAkvDd>
2. When it comes to retirement savings, insure "what could be" from "what if" – even if you're too sick or hurt to work. Retirement savings protection makes it possible. <http://bit.ly/1QTImZG>



Contact your local representative.



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Providing all the Tools for Your **Success**



Disability Income Insurance Social Media Posts & Sharable Graphics

Posts for Facebook, LinkedIn, Google+

Post with any of the images linked on the next page.

Only 10% of disabilities are caused by injuries. What happens if you get sick and can't work? Talk to me about protecting your paycheck with disability insurance.

Think a disability won't happen to you? 1 in 4 of today's 20-year-olds will become disabled before retiring. Let's make a plan to keep your paycheck safe and your budget on track, just in case.

6 in 10 people worry about the financial impact of a disability. But only 30% own disability insurance. If you don't have coverage, let's work together to change that.

50% of Americans couldn't meet expenses after just 1 month without a paycheck. How long could you stay afloat without your paycheck? Disability insurance can help.

1 in 8 workers will become disabled for 5+ years during their lifetime, according to the Council for Disability Awareness. What if you couldn't work for 5 years? Disability insurance can help replace that lost income.

Shorter Posts that Also Work for Twitter (<140 characters)

Post with any of the images linked on the next page.

Only 10% of disabilities are caused by injuries. Talk to me about protecting your paycheck with #disabilityinsurance.

90% of disabilities are caused by illness, not injury. Let's make a plan to #protect your paycheck with #disabilityinsurance!

How long could you afford to live without a paycheck? If you're not sure, let's talk about #disabilityinsurance.

Have you saved 6 months of living expenses? If not, let's talk about short-term #disabilityinsurance.

Providing all the Tools for Your *Success*



Images: 1200 x 628 pixels

Click any image to view in a browser, then right-click and save to your computer.



Real-life cases provide real-world learning



The real-life cases below show how individual disability insurance (IDI) from Principal® offers solutions for personal and business needs. They provide an inside look at how financial professionals like you successfully approached clients — and sold an IDI policy to help meet their needs.

Who needs IDI solutions?

It's simple, but true: People who rely on their income should protect it against an illness or injury that prevents them from working. Specifically those who:

- › Are ages 30 to 55.
- › Are in occupations with little to no manual duties.
- › Earn at least \$40,000 a year.
- › Meet underwriting guidelines for health and occupation.
- › Own businesses with fewer than 10 owners.

Personal needs

An entrepreneur who left a large practice with robust benefits to start his own practice was interested in protection options for himself. His financial professional pointed out the importance of risk protection (life and disability insurance) to help him prepare for the unexpected.

To help drive home the need for disability insurance, the financial professional leveraged the policy highlights and talked to his DI Regional Vice President for tips.

Solution

The client purchased both individual Disability Income (DI) insurance and term life insurance.

The DI portion of the case — more than \$4,600 in annualized premium.¹

Employee benefits needs

An investment advisor was looking to enhance her benefits package to recruit and retain high-performing employees. To do that, she wanted to offer a comprehensive benefits package, so her people could build wealth and protect their incomes. She talked with her financial professional, who's a member of her bible study group, and they laid out a plan.

Solution

A voluntary multi-life DI insurance program. Eighteen employees were eligible and five took advantage of it. Those individuals saved \$3,935 (\$787 each) annually because of the 20% Multi-Life Discount.²

More than \$22,000 in annualized premium.¹

Business owner needs

An owner of a pharmacy management company was interested in life insurance to protect his business from the loss of a key employee. His financial professional showed him how a key employee's disability could also affect the company's revenue, profitability and client relationships.

To help guide the conversation more holistically, the financial professional suggested our complimentary business planning services, which include a review of the company's shareholder agreement. The agreement referenced a pay-out to the business if the key employee became disabled or died, so the business needed to have funds in place to do that.

Solution

Each of the company's three executives purchased these policies:

- Term life insurance
- Key Person Replacement disability insurance³

The policies assure that funds are available to buy back their stock if a death or total disability occurs.

More than \$4,000 in IDI annualized premium.¹

 Let's connect | Contact your local representative.

¹ Assumes a 50% commission rate, 100% persistency, no annual coverage increases, Series 700 compensation.

² Based on gender-neutral rates.

³ Not available in all states. Not approved in California. Visit principal.com/distateapprovals to learn more.



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Get to know 10 common disability terms

As you learn more about protecting your income, you may come across some language you're not familiar with. This guide can help explain those and other terms, so you can make well-informed decisions.



Income protection | It's better known as disability insurance. Think of it like a back-up plan to help protect your income. You'll receive a set amount each month if you're too sick or hurt to work.



Definition of disability | The guidelines used by the insurance company to determine if you're disabled and eligible to receive money from your disability policy.



Elimination period | Often called a "waiting period," it's the number of days you'll wait before receiving monthly payments¹.



Benefit period | This is how long you receive money from your disability policy while you're not able to work.



Benefit payment | The money you receive each month, "like a paycheck," to help replace your lost income when you're unable to work.



Insured | The person who's protected by the insurance policy. In most cases, this is you.



Rider | A feature you can add to your policy to enhance benefits.



Premium | It's what you pay each month for coverage while you're healthy and working.



Underwriting | Guidelines the insurance company follows to see if you qualify for income protection, how much you can buy and what it'll cost.



Claim | This is the process of communicating your disability with the insurance company. Most commonly this requires paperwork from both you and your physician.

Let's
connect

If you have questions as you explore protecting your income, contact your financial professional or go to **principal.com**.

¹ You begin receiving benefit payments one month after you satisfy the elimination period.



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Individual disability insurance

Develop your approach

Even though individual disability insurance (IDI) may not be as familiar as other products, like life insurance or employee benefits, IDI is just as — or even more — important. Remember to ask clients about their income and business protection — and then recommend IDI solutions to help meet their needs. The tips and script suggestions below can help you start that conversation.

Tip 1

Help clients see the **big picture** by saying:

- › Like most insurance policies, it's purchased when you're young and healthy and don't expect anything bad to happen. But if it does, disability insurance is there to help.
- › Medical insurance is a great benefit that pays your doctor, but what about a benefit that pays you if you become too sick or hurt to work?
- › It's easy to think of your regular expenses when planning for the future. But what about the new expenses that come with being too sick or hurt to work, like insurance co-payments, medical expenses, in-home care and a possible increase in health insurance premiums (i.e. COBRA)? Can you afford to pay these new expenses for six months, a year or longer?

Tip 2

Make it **personal** for clients by saying:

- › Do you know anyone who's suffered from back problems, heart disease or cancer? Chances are you do. Did they have a back-up plan for their unexpected illness or injury? Don't wait until it's too late. Protect your income now, while you're still healthy and able to work.
- › Take a moment and write down the names of three people who could financially help you if times get tough. Would they be willing to help take care of your expenses for six months, a year or longer? Take the stress off your family and friends by putting a back-up plan in place with disability insurance if the unexpected happens tomorrow.
- › You may know someone who's had an online fundraiser or bake sale. Many times, these events are to help those who've encountered a disabling illness or injury. It's up to each of us to make sure we have the right protection in place, so we're not put in an uncomfortable situation if times get tough.

Tip 3

Show clients what disability insurance is **worth** by saying:

- › Do you know your earning potential over the course of your lifetime? For example, if you're a 35-year-old making \$75,000 annually, assuming a 5% annual increase to age 65, that could add up to \$4,983,000 over your career.
- › Many people are willing to buy a protection plan on their TV or warranty on a car – are you one of them? Your income is worth so much more than these items – and the very thing that buys these items, so protecting it is very important. And now's the time to protect your income while you're healthy and working.
- › You protect things like your home and car with insurance, but what about the one thing that makes all of it possible – your income? Disability insurance provides monthly benefit payments if you're too sick or hurt to work. And it typically costs 1% – 3% of your annual income.

Tip 4

Show clients why they may need **more coverage** than they think by saying:

- › If you had to go home tonight and tell your spouse that your pay was reduced by 40% for the rest of your career, how would that conversation go? That could happen if you became disabled with only a group long-term disability policy through your employer. Supplementing your group coverage with disability insurance can provide even more protection if you become too sick or hurt to work.
- › When's the last time you looked at your personal disability insurance plan? What you put in place years ago may not be enough to cover today's expenses if you become too sick or hurt to work. So, let's take a look at how disability insurance can help protect you in the future.



[Learn more](#) | Contact your local representative.



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Income Protection: Start the Conversation



To prepare you, here are 5 conversation starters to help you talk about disability insurance with your clients.



1

Every day I talk to clients about what matters to them the most – family, education, health and adventure. Money isn't first on the list. Yet we both understand a steady paycheck supports those things that matter. That's what I want to talk to you about protecting. Disability insurance helps protect your income – and the life you've built – if an illness or injury keeps you from working.

2

Your income helps pay for your family's basic needs and the fun little extras. What would happen if your paycheck stopped? It's a lot to think about. What if your paycheck stopped because an illness or injury kept you from working? That's even more to think through. Disability insurance can help protect your income and keep your life, and your finances, on track.

3

You protect your car, your home and other things you value with insurance. They're important to you, so you want to be able to replace them if something happens. Think about your income the same way. If an injury or illness keeps you from working – and earning a paycheck – disability insurance can help replace the income you and your family depend on.

4

Money helps support the people we care about. It can help pay for your child's education, pay for a family vacation, and one day, help you enjoy retirement. If your paycheck stops, your lifestyle and your goals may get put on hold. Disability insurance can help protect the life you've built and your dreams for the future.

5

If you couldn't work because of an illness or injury, what would happen? For many families, if paychecks stop so does the ability to pay bills. When you should be recovering, you might be thinking about how you'll make ends meet. I'd like to talk to you about a source of income you can count on– it's called disability income protection.

Be ready to discuss 5 common objections about income protection and how you might turn each into an opportunity.



1

"We'll use our savings."

Relying on savings is a good approach for the short term. However, in some cases, depending on how long a disability lasts, savings could be wiped out in a few weeks or a few months. On top of your regular monthly expenses, there could also be medical bills. **Disability insurance offers an affordable way to provide a source of income** you can count on until you can work again.

2

"I have disability through work."

Coverage through work is a great start. Typically group coverage pays 60% of your income, but don't forget that money is taxable. Your group policy and an individual disability policy together may **provide you a more adequate monthly income amount to help you cover your bills**. Let's get details on your work coverage – when it would start, how much it would pay and for how long – and make sure you have the coverage you need.

3

"I'll apply for Social Security disability."

This may be an option, but it's hard to get approved. In 2017, only about 1 in 3 people who applied even received disability benefits from the government.¹ And they get less than \$1,200 a month from Social Security.² If you were able to qualify, would that be enough to take care of your family?

4

"I don't think I'll use it."

We hope you don't need it. But the facts are 1 in 4 of today's 20-year-olds will become disabled before they reach age 67.³ **Another fact: injuries, not accidents, account for 9% of disabilities.**⁴ If you rely on your paycheck, let's protect it with disability insurance.

5

"It's too expensive."

Typically disability insurance costs between 1 and 3 percent of your salary, like the policy we talked about today. **Where will the money come from if you're sick or injured and unable to work?** Not having disability coverage could cost you even more. For dollars a day, you'll have the protection you need to keep your family and your lifestyle going if something happened.

1 | [U.S. Social Security Administration, Selected Data from Social Security's Disability Program, 2017.](#)

2 | [U.S. Social Security Administration, The Facts About Social Security's Disability Program, 2018.](#)

3 | [U.S. Social Security Administration, Fact Sheet, 2018.](#)

4 | [Council for Disability Awareness, Disability Statistics, 2018.](#)

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Sales Idea: General Contractor

Market Watch

Small business owners are an integral part of the nation's economy and individual disability insurance sales, as they rank in the top occupations seeking coverage.¹ Each situation is typically different, so fact-finding about your potential client's business is critical when trying to get a sale.

Reviewing both your client's personal and business expenses is essential to providing the right amount of coverage when they need it most.



Rank in the top 5 in occupations seeking disability coverage¹

Client Scenario

Robert is a 52-year-old general contractor out of Sugarland, TX. He has spent the past 10 years growing his business and being a father (in no particular order). He is a single dad with two kids, and work-life balance can be as challenging as changing building codes and permit approvals. Robert's net annual income is \$46,000 a year, and his business has a net income of \$100,000.

Occupation Class: 4A (Business Owner Upgrade) | Non-smoker

Concerns

As the sole provider for his children, Robert's risk is real if he gets injured on the job. He has 15 years left on a \$250,000 mortgage. His children are about to enter college. He has taken on some credit card debt to fund equipment and supplies needed between jobs.

Solution

Protecting Robert's business is essential to the financial security of his family. Robert applies for an individual disability insurance plan with a **monthly benefit of \$2,800 for two years** with a **90-day elimination period** to cover his salary needs. He also takes out a monthly benefit of **\$15,000 in Business Overhead Expense** disability income insurance to cover the operational expenses of his business. If something were to happen to Robert, this would allow him to hire someone to keep his company running while he is getting back on his feet.

\$66.50 per month

for his Century+ Individual Disability Insurance policy

+

\$165.88 per month for Business Overhead Expense, 1-year benefit, **or**
\$231.48 per month for Business Overhead Expense, 2-year benefit

¹ | Milliman, 2017 Annual Survey of the U.S. Individual Disability Income Insurance Market, October 2017.

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Policy Form Nos. I H0920 and A-D106 underwritten by Assurity Life Insurance Company, Lincoln, NE.
15-338-022501-18



Sales Idea: Electrician



Market Watch

There are over 660,000 electricians in the United States.¹ This profession is expected to grow 9% over the next 10 years.¹

At Assurity, we have underwritten this occupation for years and have found it be a great way to expand revenue channels for those who are genuinely in need.



660,000+ in the U.S.¹



**9% expected growth
over the next 10 years¹**

Client Scenario

Brian is a 43-year-old electrician in Topeka, KS. He makes a living working with architects on commercial jobs building electrical systems. Brian and his wife have a household income of \$105,000 and one child at home. They have worked hard to make sure their retirement years are golden by putting all they can into savings and their 401(k)s. Brian's annual salary is \$52,000. **Occupation Class: 2 | Non-smoker**

Concerns

Owning a home, the most common way Americans build wealth,² is something Brian and his wife have achieved. He truly believes in protecting this asset. They have 20 years left on their \$175,000 mortgage. If Brian were unable to work due to an accident or illness for an extended period, their savings would be depleted quickly.

Solution

Brian is not easily sold but protecting what he feels is his greatest asset, his home, is key to the sale. We suggest a simplified approach and our **Simplified Disability Insurance** plan fits the bill. Brian applies for a Simplified Disability Income policy with a **\$1,000 monthly benefit over two years** with a **60-day elimination period** to cover his mortgage. To overcome the objection, "what if I never use it," we add a **Return of Premium rider** to round out the coverage.

\$102.15 per month

for his Simplified Disability Income policy with riders.
Just about the cost of the family monthly cable bill.

¹ | [Bureau of Labor Statistics, U.S. Department of Labor, Occupational Outlook Handbook, Electricians, 2016.](#)
Based on the 10-year period 2016–2026.

² | [CNBC, Total US household debt soars to record above \\$13 trillion, February 13, 2018.](#)

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Policy Form No. I D0710 and Rider Form No. R I0713 underwritten by Assurity Life Insurance Company of Lincoln, NE.
15-341-022501-18



Sales Idea: Registered Nurse



Market Watch

Registered nurses can be in need of individual disability coverage just like their medical doctor co-workers.

There are nearly 3 million registered nurses in the United States.¹ This profession is expected to grow 15% over the next 10 years.¹

Registered nurses employed in the state and federal government can make underwriting trickier, but Assurity has the product and processes to help expedite the sale.



Nearly 3 million in the U.S.; expected to grow 15% over the next 10 years¹

Client Scenario

Taylor is a 32-year-old registered nurse in Morgantown, WV. At the local VA hospital, she sees the impact of disabilities on her patients every day. Taylor is married and pregnant with her first child. Her annual salary is \$78,000. **Occupation Class: 3A | Non-smoker**

Concerns

As the primary breadwinner in her family, Taylor's income is vital for the stability of the household. She and her husband live in a \$180,000 home with 20 years left on the mortgage. She has 10 years left on her \$650 monthly student loan payment. They have accumulated about \$12,000 in credit card debt. With a household income of \$160,000, and a debt-to-credit ratio bordering on 35%, financial flexibility is more limited as they look to move into a new house for their growing family.

Solution

Protecting Taylor's paycheck will be a competing priority with other bills now and in the future. Taylor applies for an individual disability insurance plan with a **monthly benefit of \$2,700 for two years** with a **90-day elimination period** to cover her basic needs. To customize her coverage, she opts for the **Supplemental DI rider*** and **Residual Disability Benefit rider**.

\$45.69 per month

for her Century+ Individual Disability Insurance policy with riders, \$2,700 max monthly benefit for a Federal Government Employee.

¹ | [Bureau of Labor Statistics, U.S. Department of Labor, Occupational Outlook Handbook, Registered Nurses, 2016.](#)
Based on the 10-year period 2016–2026.

* | SDIR known as Social Insurance Substitute Rider (SISR) in New York.

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Policy Form No. IH0920 and Rider Form Nos. R11602 and R10929, underwritten by Assurity Life Insurance Company, Lincoln, NE. Policy Form No. IH1605 NY and Rider Form Nos. R11611 NY and R11624 NY, underwritten by Assurity Life Insurance Company of New York, Albany, NY.

15-340-022501-18



Sales Idea: Physical Therapist

Market Watch

There are about 240,000 physical therapists in the United States.¹ This profession is expected to grow 28% over the next 10 years, which is much faster than the average for all occupations.¹

Physical therapists frequently help patients with health problems, and see the need for disability insurance coverage first-hand.



about 240,000 in the U.S.¹



**28% expected growth
over the next 10 years¹**

Client Scenario

Amber is a 31-year-old physical therapist from Carson City, NV. She is married with a toddler at home. She received her Doctor of Physical Therapy (PDT) degree five years ago and loves helping people in her job. Amber's annual salary is \$85,000. **Occupation Class: 3A | Non-smoker**

Concerns

Amber and her husband earn \$165,000 in household income. But like 69% of all Americans, they have less than \$1,000 in their savings account.² She and her husband own a \$265,000 home. In addition to \$1,000 in daycare expenses, the family has other monthly expenses, including their mortgage and \$8,000 in credit card debt. Amber sees what conditions cause disabilities at work every day and realizes it can happen to anyone, at any age, at any time. If Amber were to lose her source of income due to an accident or illness, the family would need help to pay all of their bills.

Solution

Amber wants to protect her paycheck and understands the value of getting this coverage at her age. She has issued an individual disability insurance policy providing her a **monthly benefit of \$4,430 over two years** after a **90-day elimination period**. To get the most coverage for her dollar, she opts for the **Supplemental DI rider**.*

\$65.41 per month

for her Century+ Individual Disability Insurance policy with riders.

¹ | [Bureau of Labor Statistics, U.S. Department of Labor, Occupational Outlook Handbook, Physical Therapists, 2016.](#)
Based on the 10-year period 2016–2026.

² | [Council for Disability Awareness, Protect Your Lifestyle with Disability Insurance, 2017.](#)

* | SDIR known as Social Insurance Substitute Rider (SISR) in New York.

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Policy Form No. I H0920 and Rider Form No. R I0929, underwritten by Assurity Life Insurance Company, Lincoln, NE. Policy Form No. I H1605 NY and Rider Form No. R I1624 NY, underwritten by Assurity Life Insurance Company of New York, Albany, NY.

15-342-022501-18



Sales Idea: Real Estate Agent



Market Watch

There are over 440,000 real estate agents in the United States.¹ This profession is expected to grow 6% over the next 10 years.¹ Real estate agents with over 16 years of experience typically earn the most money.²

So when targeting this occupation, ask how long they have been on the job to help you assess their purchasing power. The majority of real estate agents are female homeowners with a college education.² 46% of these professionals pay for their medical expenses out-of-pocket.³



440,000+ in U.S.¹



6% expected growth over the next 10 years¹



46% pay medical expenses out-of-pocket³

Client Scenario

Jessica is a 36-year-old real estate agent. She started her career right out of college and never dreamed she would still be at it. Jessica is recently married and an independent agent in Bloomington, IL. She has built her client base over the years, and her annual salary is \$125,000.

Occupation Class: 4A | Non-smoker

Concerns

If an illness struck, paying off debt and not working is a concern for Jessica. She and her husband just bought a \$300,000 home. She has five years left on her \$350 monthly student loan payment. She pays \$550 a month for her luxury car lease. As an independent agent, the cost of health care is high. Even though her household income is \$200,000, they're dependent on her salary to make ends meet, while saving for the future.

Solution

Protecting Jessica's paycheck should be a priority for her in any sound financial plan. She takes out an individual disability insurance plan with a **monthly benefit of \$6,040 over five years** after a **90-day elimination period**. To get more coverage for her dollar, she opts for the **Supplemental DI rider*** and an **Own Occupation rider**.

\$126.63 a month

for her Century+ Individual Disability Insurance policy with riders.

About the cost of a premium cup of coffee a day.

¹ | [Bureau of Labor Statistics, U.S. Department of Labor, Occupational Outlook Handbook, Real Estate Brokers and Sales Agents, 2016.](#)
Based on the 10-year period 2016–2026.

² | [National Association of REALTORS, 2017 Member Profile.](#)

³ | [Real Estate Express, Health Insurance for Real Estate Agents, January 18, 2018.](#)

* | SDIR known as Social Insurance Substitute Rider (SISR) in New York.

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Policy Form No. I H0920 and Rider Form Nos. R I0921 and R I0929, underwritten by Assurity Life Insurance Company, Lincoln, NE. Policy Form No. I H1605 NY and Rider Form Nos. R I1606 NY and R I1624 NY, underwritten by Assurity Life Insurance Company of New York, Albany, NY.

15-339-022501-18

Disability Income Insurance

Learn the truth. Know the risk. Protect your income.



How would you keep it going if you were out of work because of an illness or injury?



“IT’S LIKELY TO HAPPEN, BUT NOT TO ME.”

REALLY? THAT’S WHAT
MANY PEOPLE THINK,
BUT THE FACTS DON’T
SUGGEST IT:

Over 37 million Americans are classified as disabled. More than 50 percent of them are in their working years.¹

1 in 8 workers will be disabled for five years or more during their working careers.¹



¹ Council for Disability Awareness, Disability Statistics, July 2015

WHAT PEOPLE THINK

When it comes to thinking about disability and its financial impact, most people just haven't *really* thought about it. The Council for Disability Awareness studied workers' perceptions of disability and how prepared they are to deal with a loss of income. Here's what they found:

- Most working Americans think their own chances of experiencing a long-term disability are lower than the average workers¹
- 36 percent of those in their 20s said their primary source to replace lost income would be sick leave and vacation benefits, but were unsure how much it would really cover²
- 65 percent admitted they couldn't survive an income loss for more than a year, but didn't have a clear plan on how they would get by¹

LEARN THE TRUTH

Maybe you've never thought about your income this way, but it's your most valuable asset. It helps pay bills, living expenses, and insurance. It's spent on recreation, vacations, education. It helps build up savings and contributes to retirement plans. And, your income is used for so many things in between! Your lifestyle, financial plans, everything you work for depends on your ability to earn an income.

That's why it's important to know the facts about disabilities and what you can do to protect your income.

TRUTH IS:

- Most disabilities don't happen at work and more than 90 percent are caused by illness, not injury¹
- Social Security Disability Insurance may not be there when you need it. More than 65 percent of initial benefit applications were denied in 2012¹

The facts alone don't tell the whole story. A disabling injury or illness may have a very personal impact on you and your family. Suddenly, the future seems unpredictable, the calendar changes and immediate concerns are the focus. Recovery becomes the "new normal." At a time like this, when life feels off track, it can make all the difference to know the bills can be paid; that you have a way to *keep it going*.



keep it going!

*People look forward
to payday!*

¹ Council for Disability Awareness, *Disability Statistics*, July 2015

² CDA Consumer Disability Awareness Study, *America's Income Protection Picture*, 2015

CAN YOU COUNT ON THESE RESOURCES?

The Council for Disability Awareness compiled a list of common notions about how people would cope with the costs of unexpected disability and what resources they may have available to them:

IS VACATION TIME AN OPTION?

That might work for an injury that heals quickly. But your time might be used up in a month or less. The average individual disability claim lasts over 2 ½ years.¹

WILL DISABILITY COVERAGE FROM WORK COVER YOUR NEEDS?

Do you know how it pays? Some employer plans cover only short-term disability or they don't begin paying benefits for 90 days or more. And, if you leave the company, you're no longer covered.

WILL YOUR SPOUSE'S INCOME BE ENOUGH? If you and your spouse both work, your household will at least have some income if you had to stop working.

Even so, does your spouse make enough that it wouldn't be a problem to lose your entire salary? For many people, the answer is 'no.'

ARE YOU WILLING TO TAP INTO SAVINGS? Do you really want to use hard-earned savings to pay day-to-day living expenses and medical bills? Without an income, you won't be able to save for retirement at the rate you previously were or at all.

ARE YOU COUNTING ON WORKERS' COMPENSATION? Only 10 percent of disability cases are caused by eligible on-the-job injuries.¹

WILL SOCIAL SECURITY AND MEDICARE COVER YOU? Half of all people are declined when they first request these benefits. The average payment is under \$1,130 a month.¹ Medicare doesn't cover long-term care unless it's deemed medically necessary. Medicaid does cover long-term care, but only for low-income earning people.³

HOW WILL YOU MAKE ENDS MEET? Becoming disabled adds extra costs for health care, medical supplies, and support. You may not realize all the added expense during a disability.

WILL YOU BE ABLE TO BORROW MONEY? Your chances of borrowing money from a financial institution could be slim because you won't have an income. If you borrow from family or friends, this could add more pressure on you at a time you need to focus on recovering.

¹ Council for Disability Awareness, *Disability Statistics*, July 2015

³ *Medicare & You Handbook* (2015)

Know the Risk

The risk that matters most is *yours*. Everyone's financial situation is different, so it's important to gain perspective on what's at stake when ***your*** income isn't protected. That means looking at your current situation and considering what you would need today if you were to become unable to work. Think about all the things that make your life comfortable thanks to your income.

No one can predict the timing or severity of a disabling illness or injury. So, as you take these steps, consider both short-term and long-term needs.

Step 1

Determine your expenses.

You can download an expense worksheet at www.mutualofomaha.com/keepitgoing.

Step 2

Know what employer-provided benefits you could count on (sick days, vacation, group disability payments, if applicable).

Step 3

Identify the gap in coverage (additional money needed to cover your expenses).

keep it going!



Cindy's Wake Up Call

Cindy decided to change careers after years in corporate information technology. At the age of 46, she earned her culinary degree and now works as a chef in a local restaurant. Happy that she followed her dreams, she accepts long, stressful days on her feet. "Cooking is a physical challenge because there is almost always no rest during the day," Cindy said. "I am constantly moving around the kitchen, carrying large, heavy pots...it's hard work but never dull!"

It was when Cindy's sous chef Greg had to take time off work because of an accident during a ski trip that she contemplated her own situation. Greg broke his foot and tore his ACL and according to his doctor, he would be out of work at least three months, after which he may be able to return to the kitchen part time until he was able to take on the full demands of his job. For Greg and his family, being off work that long meant no income. The first thing Greg thought was how he would keep everything going for his family if there wasn't money coming in. "I felt a lot of anxiety and stress knowing my income wouldn't be there," Greg said. "We needed my paycheck."

Greg discovered health insurance would take care of most of the medical costs but not all so there would be medical expenses to pay. Using his modest savings to cover bills and living expenses would set his family back. His wife's income would help, but as a substitute teacher her income was inconsistent and depended on being called to work. No doubt Greg and his family would struggle financially during his recovery.

Cindy's wake up call came during conversations with Greg. He said he couldn't believe he was off work – he didn't think it would ever happen. He told Cindy that having a way to protect his income would have been smart but he never really thought about it. "I sort of took Greg's experience as a sign," Cindy said. "I don't want anything to happen to me during my working years but if something does, I will have a protected income."



(This story portrays a situation our customers may have faced or could face. It does not represent an actual person.)

Your Income Protection Options

Perhaps you haven't really thought about protecting your income until now. Your income means independence for you and your family, and you rely on it for so many things. Good thing there are options available to help you protect it.

Individually-owned disability insurance stays with you no matter where you work as long as you pay the premiums. It's an investment that helps protect your most important asset, your income, throughout your working years.

Short-Term Disability – can provide immediate coverage from your first day of disability and can pay benefits until your employer-provided coverage begins to pay.

Accident Only Disability – pays for disabilities caused by accidents (not illness) and generally costs less than policies that cover both accidents and illness.

Long-Term Disability – is comprehensive, with optional benefits to help tailor coverage and can provide benefits for several years, even to age 67.

When you add a disability income insurance policy purchase, you're not only taking an important step toward securing your income during working years, you're giving yourself a plan to help keep your life going. Learn the truth, know the risk and help protect your income with disability income insurance.

About Mutual of Omaha Insurance Company (Mutual of Omaha)

Mutual of Omaha was founded on a simple principle: to provide financial security and care in difficult times. For more than 100 years, we have put that principle into action. When you're considering a disability income insurance policy, it's important to select a company that's stable and financially sound. Mutual of Omaha has a long history in the insurance industry — we've been paying claims to customers since 1909. Our longevity, financial strength and experience in helping people means you can count on us.

keep it going!





Disability income insurance underwritten by:

MUTUAL OF OMAHA INSURANCE COMPANY

3300 Mutual of Omaha Plaza

Omaha, NE 68175

mutualofomaha.com

800-775-6000

MUTUAL of OMAHA'S
WILD KINGDOM

The disability income benefits provided will be individual coverage, not group coverage. Disability income policy form numbers D81, D82, D83 or state equivalent. (In FL, D81-21283, D82-21284, D83-21285; in ID, OR and Texas, D81-20896, D82-20898, D83-20900; in NY, D81-21098, D82-21100, D83-21102; in NC, D81-21008, D82-21010, D83-21012; in OK, D81-21014, D82-21016, D83-21018; in PA, D81-21080, D82-21082, D83-21084; in WA, D81-21038, D82-21040, D83-21042.

In New York, these policies provide disability income insurance only. They do not provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. The expected benefit ratio for policy form numbers D81-21098, D82-21100 and D83-21102 is 55 percent. The ratios are the portion of future premiums, which the company expects to return as benefits when averaged over all people with these policies.

These policies have exclusions and limitations. Products may not be available in all states. For costs and complete details of coverage, contact your licensed insurance agent/producer. Mutual of Omaha Insurance Company is licensed nationwide.

DI QUOTE REQUEST FORM

Email the completed form to brokeragesalessupport@pinneyinsurance.com.

Last Name:	
First Name:	
DOB:	
Smoker?	
Self-Employed? (how long?)	
Gov't Employee? (Fed/St/Local?)	
Occupation Title:	
Years in occupation	
Years with current employer	
Daily Duties:	
% of time working at home	
Foreign Travel (where and how long?)	
Annual Income:	
Last Year's Income:	
Previous Years' Income:	
Unearned Income:	
Monthly Benefit Desired:	
Existing DI benefit (Replacing?):	
State DI?	
Benefit Period Desired:	
Waiting Period Desired:	
Riders Desired:	
Partial Disability?	
Rate Guarantee?	
Own Occupation?	
COLA?	
Future Increases?	
Multi-life Discount (3+ lives)?	
Health and additional info:	

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Providing All the Tools for Your Successsm

Pinney Insurance

Founded in 1972 as a Transamerica branch office and later incorporated as Pinney Insurance Center, Inc., we are headquartered in our own building in Roseville, California. We provide a small local agency feel with the power of a major national firm.



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