

A person in a wheelchair, seen from the side, with their hand on the wheel. The image is dark and moody, with a blue tint.

A Tool for your
Success

DISABILITY INSURANCE SALES KIT

**MAY IS DISABILITY INSURANCE
AWARENESS MONTH**

**Sharable Social Media Images | Sales Ideas
Lead Letters | Client Brochures**

Brought to you by Pinney Insurance Center, Inc.
2266 Lava Ridge Court | Roseville, CA 95661 | PinneyInsurance.com

Providing all the Tools for Your **Success**



Disability Insurance Awareness Month 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 #disability insurance!

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.



Steps to the Disability Insurance Sale

A. Ask your prospect these two questions:

1. How would you pay your bills if you were sick or hurt and unable to work?
2. Does that concern you? (If the answer is "yes," you have a prospect!)

B. Complete the Illustration Checklist with your prospect.

Assurity's Illustration Checklist is a pre-illustration form that includes the information below. It's available on AssureLINK (<https://assurelink.assurity.com>).

1. What expenses need to be protected?

What are your prospect's approximate monthly expenses? These expenses may include car payments, car insurance, mortgage, utilities, groceries, credit card payments, etc.

2. What is your prospect's income?

What amount will the benefit be based on? If he/she is self-employed, you will use net income; otherwise, use gross income. For the self-employed, find out, and take into consideration, the percentage of the business they own, how long they have owned it, and how many employees work there. This information could make a difference in the amount of benefit that can be offered.

3. What is the health history of your prospect?

Your prospect's health will be reviewed. Start by obtaining his/her height, weight and age. The details of any past medical history, along with a list of medications he/she takes, are important in securing a proper quote or health risk assessment. Any health history information can factor into an underwriting decision. For example, while shoulder surgery is not an issue for life insurance, it is important for disability insurance.

C. Run an Illustration on your prospect.

You're now ready to run an illustration. The illustration system can be found on AssureLINK (<https://assurelink.assurity.com>). If you need help with a pre-screen, have questions about medical conditions, or need assistance with the illustration system, please contact the new business contact center at (800) 276-7619, Ext. 4264.

Assurity is a marketing name for the mutual holding company Assurity Group, Inc. and its subsidiaries. Those subsidiaries include but are not limited to: Assurity Life Insurance Company and Assurity Life Insurance Company of New York. Insurance products and services are offered by Assurity Life Insurance Company in all states except New York. In New York, insurance products and services are offered by Assurity Life Insurance Company of New York, Albany, New York. Product availability, features and rates may vary by state. Policy Form Nos. A D106, A D120, I D0710, I H0920. Policies underwritten by Assurity Life Insurance Company of Lincoln, Neb.



PO Box 82533 • Lincoln, NE 68501-2533
(800) 276-7619 • www.assurity.com

Portfolio of Disability Income Insurance

AssurityBalance®



Century+ Individual Disability Income Insurance



Issue Ages	18 through 60 years (age nearest birthday)	
Rates	Male/female, tobacco/non-tobacco, age-specific	
Occupational Classes	4A, 3A, 2A, 1A	
Maximum Issue Limits	4A: \$15,000; 3A: \$15,000; 2A: \$10,000; 1A: \$8,000. Higher limits available for 4A and 3A subject to reinsurance availability. Government employees are allowed up to a \$1,000 base benefit and up to the maximum Supplemental Disability Income Rider, based on income.	
Elimination Periods	30, 60, 90, 180 and 365 consecutive days	
Benefit Periods	Classes 4A and 3A = 1, 2, 5, 10-year, to-age-65 and to-age-67 Class 2A = 1, 2, 5, 10-year; also to-age-65 and to-age-67, if – <ul style="list-style-type: none"> • Self-employed: under age 56; and in same business for 2 years with annual net income of at least \$40,000 for 2 years. • W-2 Employee: under age 56; with annual income of at least \$40,000 for 2 years. Class 1A = 1, 2 and 5-year. Limited benefit periods available for issue ages 56-60.	
Renewability	Guaranteed renewable to age 65 or 67, depending on the benefit period selected	
Benefits & Features	<ul style="list-style-type: none"> • 2-year Own Occupation Definition • List Bill capability • Non-tobacco rates for no use in last 12 months • One occupation upgrade for most business owners if self-employed for at least 3 years and have a net income of at least \$30,000 	<ul style="list-style-type: none"> • Partial Disability Benefit • Presumptive Disability Benefit • Home Modification Benefit • Vocational Rehabilitation Benefit • Organ Donor Benefit • Survivor Benefit • Waiver of Premium Benefit
Optional Riders (for additional premium)	<ul style="list-style-type: none"> • Automatic Benefit Increase Rider • Catastrophic Disability Benefit Rider • Critical Illness Benefit Rider • Guaranteed Insurability Rider • Non-Cancelable Rider 	<ul style="list-style-type: none"> • Own Occupation Rider • Residual Disability Benefit Rider • Retroactive Injury Benefit Rider • Return of Premium Benefit Rider • Supplemental Disability Income Rider

Policy Form No. I H0920

Business Overhead Expense Disability Income Insurance



Issue Ages	18 through 60 years (age nearest birthday)	
Rates	Male/female, tobacco/non-tobacco, age-specific	
Eligibility	1 year in business with net profit in last year at least \$10,000.	
Occupational Classes	4A, 3A, 2A	
Maximum Issue Limits	4A: \$10,000; 3A: \$9,000; 2A: \$8,000	
Elimination Periods	30, 60 and 90 consecutive days (all ages, all classes)	
Benefit Periods	12 months and 24 months (all ages, all classes)	
Renewability	Guaranteed renewable to age 65; conditionally renewable to age 70	
Features	<ul style="list-style-type: none"> • "Own occupation" definition of total disability • Conversion Privilege • Presumptive Disability Benefit • Partial Disability Benefit 	<ul style="list-style-type: none"> • Rehabilitation Benefit • Survivor Benefit • Waiver of Premium Benefit

Policy Form No. A-D106

Simplified Disability Income Insurance

Issue Ages	18 through 59 years (age last birthday)
Rates	Male/female, tobacco/non-tobacco Age Bands: 18 – 39, 40 – 49, 50 – 59
Eligibility	Employment requirement of 30 hours per week
Occupational Classes	<p>Class I: Professional/office occupations...may have activities that involve laboratory, technical, supervisory or service work: biologist, accountant, sales clerk, clergy, horticulturist, pharmacist, architect, etc.</p> <p>Class II: Skilled and unskilled manual occupations...may involve operating machines, heavy manual labor and risks of accidents: electrician, plumber, farmer, roofer, painter, crane operator, furniture mover, beautician, custodian, auto mechanic, etc.</p>
Maximum Issue Limits	<p>\$300 – \$3,000 (maximum 60 percent of monthly income)</p> <p>Benefits will be reduced dollar for dollar up to 50 percent by the amount of social insurance (Social Security Disability, Workers' Compensation, Government Disability, and Railroad Retirement and Disability)</p>
Elimination Period	30, 60, 90 or 180 consecutive days
Benefit Periods	6 months, 1 year or 2 years
Renewability	Guaranteed renewable to age 67; conditionally renewable to age 70
Features	<ul style="list-style-type: none"> • "Own occupation" definition of total disability • Partial Disability Benefit • Waiver of Premium Benefit
Optional Riders (for additional premium)	<ul style="list-style-type: none"> • Critical Illness Benefit Rider • Retroactive Injury Benefit Rider • Return of Premium Rider
Simplified Underwriting	MIB and prescription drug check on all cases. Telephone inspections for applicants age 30+ and monthly benefit amounts of \$2,000+. APS only as needed by underwriting.



Policy Form No. I D0710

Graded Benefit Disability Income Insurance

Issue Ages	18 through 60 years, (age nearest birthday)
Rates	Male/female, tobacco/non-tobacco, with or without Non-graded Injury Benefit. 5-year bands. Level rates; rates do not vary by occupational class.
Occupational Classes	4A, 3A, 2A, 1A
Maximum Issue Limits	4A & 3A: \$11,000; 2A: \$7,500; 1A: \$6,000
Elimination Periods	30 (2-year benefit period only), 60, 90, 180 or consecutive 365 days (5- and 10-year benefit period only)
Benefit Periods	Classes 4A & 3A: 2, 5 & 10 years. Class 2A: 2 & 5 years; Class 1A: 2 years
Graded Benefits	Monthly benefits for the duration of a disability beginning in the 1st policy year will be 35 percent of the non-graded benefit. Monthly benefits for the duration of a disability beginning in the 2nd policy year will be 70 percent of the non-graded benefit. The non-graded monthly benefit will be paid for total disabilities beginning in the 3rd policy year and thereafter.
Renewability	Guaranteed renewable to age 65; conditionally renewable to age 70
Features	<ul style="list-style-type: none"> • Survivor Benefit: Lump sum of 6x monthly benefit paid when insured is disabled and receiving benefits 12 months before death • Optional Non-graded Injury Benefit
Optional Riders (for additional premium)	<ul style="list-style-type: none"> • Supplemental Disability Income/Graded Benefit Rider • 5-year Own Occupation Rider



Policy Form No. A-D120

Individual DI, Graded Benefit DI	Simplified DI	Sample Occupations for Disability Income
4A	Class I	Accountants, architects, attorneys, computer programmers, insurance agents, office clerks, paralegals, pharmacists, real estate agents, receptionists, stock brokers, teachers
3A		Clergy, day care workers, dentists and dental hygienists, graphic artists, laboratory workers, nurses, optometrists, physical therapists, physicians, sales clerks, surveyors
2A	Class II	Car sales, carpenters, chefs, electricians, farmers, hairdressers, landscapers, mechanics, personal trainers, plumbers, postal carriers, welders
1A		Auto body repair workers, bus drivers, construction laborers, custodians, exterminators, fire fighters, furniture movers, guards, building painters, police and other law enforcement officers, roofers, long haul truckers, window cleaners

An electronic application is available for all Assurity DI products!

Why use the E-app?

- Green check boxes show you're right
- Ability to fill out an e-app without being connected to the Internet
- Questions trigger additional forms
- Print and wet-sign, or e-sign/e-submit
- Skipped questions remain highlighted
- Commissions paid faster
- Track your applications electronically
- Partial apps saved if you're interrupted
- Paramed exams ordered for you
- Clients can review forms online



Find the e-app on AssureLINK
(<https://assurelink.assurity.com>).

A company you can count on...

Assurity has long lived our mission of helping people through difficult times, with a heritage dating back to 1890. As a mutual organization owned by our policyholders, we provide life insurance, disability and critical illness insurance, and voluntary employment benefits through independent brokers nationwide. Our unrelenting commitment to financial strength and stability has consistently earned us excellent industry ratings. Assurity is a certified B Corporation, demonstrating we meet rigorous standards of social and environmental responsibility.

Policy Form Nos. A-D106, A-D120, I D0710, I H0920 underwritten by Assurity Life Insurance Company of Lincoln, Neb.

Assurity is a marketing name for the mutual holding company Assurity Group, Inc. and its subsidiaries. Those subsidiaries include but are not limited to: Assurity Life Insurance Company and Assurity Life Insurance Company of New York. Insurance products and services are offered by Assurity Life Insurance Company in all states except New York. In New York, insurance products and services are offered by Assurity Life Insurance Company of New York, Albany, New York. Product availability, features and rates may vary by state.



For producer use only. Not for use with consumers.

It's up to you to believe the numbers...

At age 45, a working woman is almost twice as likely to suffer a long-term disability than a man.¹

Thirty percent of today's 20-year-olds will experience a long-term disability before retirement.²

Approximately 95 percent of disabilities are caused by illnesses rather than accidents.³



¹ Life and Health Insurance Foundation for Education (LIFE), *New Study Sheds Light on Americans' Real Risk of Disability*, May 2007

² Council for Disability Awareness, *Disability Awareness Survey*, 2010

³ Council for Disability Awareness, *Long-Term Disability Claims Review*, 2011 http://www.disabilitycanhappen.org/research/CDA_LTD_Claims_Survey_2011.asp

A company you can count on...

Assurity has long lived our mission of helping people through difficult times, with a heritage dating back to 1890. As a mutual organization owned by our policyholders, we provide life insurance, disability and critical illness insurance, and voluntary employee benefits through independent brokers nationwide. Our unrelenting commitment to financial strength and stability has consistently earned us excellent industry ratings. Assurity is a certified B Corporation, demonstrating we meet rigorous standards of social and environmental responsibility.

Policy Form Nos: A-D106, A-D109, A-D120, I D0710, I H0920, underwritten by Assurity Life Insurance Company of Lincoln, Neb. Assurity is a marketing name for the mutual holding company Assurity Group, Inc. and its subsidiaries. Those subsidiaries include but are not limited to: Assurity Life Insurance Company and Assurity Life Insurance Company of New York. Insurance products and services are offered by Assurity Life Insurance Company in all states except New York. In New York, insurance products and services are offered by Assurity Life Insurance Company of New York, Albany, NY. Product availability, features and rates may vary by state.

This policy may contain reductions of benefits, limitations and exclusions. For costs and complete details of the coverage, please contact your agent, or Assurity, or ask to review the policy for more information.

15-046-02201 (Rev. 4/16)



PO Box 82533
Lincoln, NE 68501-2533
www.assurity.com

Disability Income Insurance

AssurityBalance[®]

Especially for Women



It's up to you to...

- ▶ **Get the kids new shoes**
- ▶ **Schedule doctor appointments**
- ▶ **Remember birthdays and anniversaries**
- ▶ **Identify leftovers in the refrigerator**
- ▶ **Know when library books are due**
- ▶ **Know who's allergic to what**



You have a basketful of responsibilities and obligations – way too many some days! But you are a breadwinner and that makes you and your paycheck vital to your family's security.

You work hard at keeping good health a family priority, but do you ever worry about what would happen to family finances if you had a debilitating illness or accident and couldn't work? It might not happen to you, but what is your plan if it does? Families with a large cash safety cushion might not have trouble keeping the bills paid without a paycheck – but few of us have that luxury.

Disability Income Insurance – because it is up to you.

Your common sense tells you that your family and paycheck need protection. A disability income insurance policy can provide that protection. Talk to your representative about how much money your household would need to get by if a disability would strike you, then apply for this protection. Just as your family trusts you, you can trust this policy to help provide an income for your family if you cannot.

You handle the reports due, the pet vaccinations, and soccer practice – let Assurity handle the financial worry of a disability.



It's up to you, because you care.

It's up to you to think about income options ...



Your first thought might be that if you became disabled, Social Security would provide you with an income. Unfortunately, Social Security follows a strict definition of disability. To be considered disabled under Social Security, you must be unable to perform work that you did before and deemed unable to adjust to other work because of your medical condition(s). Further, your disability must have lasted or be expected to last for at least one year or to result in death. If your application is approved, there is a six-month elimination period before Social Security benefits begin.*

* Social Security <http://www.ssa.gov/disability>

BENEFITS WORKSHEET

What are your monthly expenses?

Mortgage/rent \$ _____
Utilities \$ _____
Car payments \$ _____
Home and car insurance \$ _____
Life and medical insurance \$ _____
Food \$ _____
Medical/dental expenses \$ _____
Credit card payments \$ _____
Loan payments \$ _____
Other (taxes, clothing, etc.) \$ _____
(A) Total monthly expenses \$ _____

What is your monthly income?

Total household income \$ _____
Subtract your income – \$ _____
(B) Total available income \$ _____

How much disability income protection do you need?

Total monthly expenses (A) \$ _____
Subtract available income if you become sick or hurt and can't work (B) – \$ _____
Disability income protection needed: \$ _____

If you were unable to work for an extended period, would there be sufficient income to pay your monthly expenses?

Note: Government employees are allowed up to a \$1000 base benefit and up to the maximum Supplemental Disability Income Rider.

A company you can count on...

Assurity Life Insurance Company's origins are rooted in a 120-year long legacy of providing long-term security to policyholders that has earned generations of customers' confidence and trust.

Assurity Life serves customers across the nation, offering disability income, critical illness, accident, life insurance, annuities and specialty insurance plans.

With assets exceeding \$2 billion, Assurity Life has built a reputation for "best in class" service and sound, conservative business practices with a disciplined approach to financial management. Headquartered in Lincoln, Neb., Assurity Life has earned a high rating from A.M. Best Company, one of the insurance industry's leading independent analysts. For more information about this rating, please visit www.ambest.com or www.assurity.com.

We're proud of our history of integrity, financial accountability...and helping people through difficult times.



PO Box 82533 • Lincoln, NE 68501-2533
(800) 869-0355 • www.assurity.com

Policy Form I H0920, A-D109. Policy availability, features and rates may vary by state. This policy may contain reductions of benefits, limitations, and exclusions. For costs and complete details of the coverage, please contact your agent, Assurity Life Insurance Company or ask to review the policy for more information.

15-095-02201 (Rev. 9/13)

Disability Income Insurance

AssurityBalance®

How do you plan to pay your health insurance premiums if you are disabled and in the hospital?



We're all in.®





What's your most valuable asset?

It isn't your car, your home or your savings or investments. **It's your ability to earn an income over your lifetime** – the paychecks that finance the lives of you and your loved ones. Unfortunately, an accident or serious illness can rob you of your ability to work, your income and your financial stability.

Could it happen to you?

No one wants to think about sustaining an injury or becoming seriously ill and being unable to work – but it could happen to you. Amazingly, over one in four of today's 20-year-olds will become disabled before reaching age 67¹. Besides the physical challenges, the inability to earn a paycheck – even for a short period of time – can impact your life and lifestyle for years to come.

Make the choice today to protect your most important asset – your ability to earn an income!

¹ Social Security Basic Facts, Feb. 7, 2013

How would you pay your bills?

When a disability strikes, paying your bills and out-of-pocket medical expenses can seem overwhelming. How would you manage?

- ▶ **Drain savings and retirement accounts.** But how long would that money last?
- ▶ **Get by on your spouse's salary.** Maybe, but if you're like most families, your monthly bills depend on two incomes.
- ▶ **Borrow money.** Without an income, it might be hard to qualify for a loan.
- ▶ **Sell your home, car or other assets.** But then what?
- ▶ **Depend on Social Security disability.** Not necessarily. Social Security follows a strict definition of disability. To be considered disabled under Social Security, you must be unable to perform work that you did before and deemed unable to adjust to other work because of your medical condition(s). Further, your disability must have lasted or be expected to last for at least one year or to result in death. If your application is approved, there is a six-month elimination period before Social Security benefits begin².



² Social Security <http://www.ssa.gov/disability>



Make the smart choice now!

A disability can put everything you've worked for at risk. An AssurityBalance® Individual Disability Income Insurance policy can help protect your financial stability if you are disabled. The policy provides a monthly income to help you pay your bills until you get back to work. The premium you pay now is well worth the benefits this policy can provide if you become disabled.

How much is enough?

To determine the right amount of disability protection for you, simply complete the worksheet on the following page. Your insurance professional can help tailor a plan for your specific needs and lifestyle.

Protecting your earning power is what disability income insurance is all about!

BENEFITS WORKSHEET

What are your monthly expenses?

Mortgage/rent	\$ _____
Utilities	\$ _____
Car payments	\$ _____
Home and car insurance	\$ _____
Life and medical insurance	\$ _____
Food	\$ _____
Medical/dental expenses	\$ _____
Credit card payments	\$ _____
Loan payments	\$ _____
Other (taxes, clothing, etc.)	\$ _____
(A) Total monthly expenses	\$ _____

What is your monthly income?

Total household income	\$ _____
Subtract your income	– \$ _____
(B) Total available income	\$ _____

How much disability income protection do you need?

Total monthly expenses (A)	\$ _____
Subtract available income if you become sick or hurt and can't work (B)	– \$ _____

Disability income protection needed: \$ _____

If you were unable to work for an extended period, would there be sufficient income to pay your monthly expenses?

Note: Government employees are allowed up to a \$1,000 base benefit and up to the maximum Supplemental Disability Income Rider.

A company you can count on...

Assurity has long lived our mission of helping people through difficult times, with a heritage dating back to 1890. As a mutual organization owned by our policyholders, we provide life insurance, disability and critical illness insurance, and voluntary employment benefits through independent brokers nationwide. Our unrelenting commitment to financial strength and stability has consistently earned us excellent industry ratings. Assurity is a certified B Corporation, demonstrating we meet rigorous standards of social and environmental responsibility.

Policy Form Nos. I H0920, A-D120, I D0710. Policy underwritten by Assurity Life Insurance Company of Lincoln, Neb. Assurity reserves the right to order, at the company's expense, evidence of insurability which the company feels is necessary for the prudent evaluation of the risk.

This policy may contain reduction of benefits, limitations and exclusions. For costs and complete detail of the coverage, please contact your agent, Assurity or ask to review the policy for more information.

Assurity is a marketing name for the mutual holding company Assurity Group, Inc. and its subsidiaries. Those subsidiaries include but are not limited to: Assurity Life Insurance Company and Assurity Life Insurance Company of New York. Insurance products and services are offered by Assurity Life Insurance Company in all states except New York. In New York, insurance products and services are offered by Assurity Life Insurance Company of New York, Albany, New York. Product availability, features and rates may vary by state.



PO Box 82533
Lincoln, NE 68501-2533
www.assurity.com

15-010-02201 (Rev. 4/16)

Disability Income Insurance

AssurityBalance®

**Your income is essential –
It needs protection!**





What's your most valuable asset?

It isn't your car, your home or your savings or investments. **It's your ability to earn an income over your lifetime** – the paychecks that finance the lives of you and your loved ones. Unfortunately, an accident or serious illness can rob you of your ability to work, your income and your financial stability.

Could it happen to you?

No one wants to think about sustaining an injury or becoming seriously ill and being unable to work – but it could happen to you. Amazingly, over one in four of today's 20-year-olds will become disabled before reaching age 67¹. Besides the physical challenges, the inability to earn a paycheck – even for a short period of time – can impact your life and lifestyle for years to come.

Make the choice today to protect your most important asset – your ability to earn an income!

¹ Social Security Basic Facts, Feb. 7, 2013

How would you pay your bills?

When a disability strikes, paying your bills and out-of-pocket medical expenses can seem overwhelming. How would you manage?

- ▶ **Drain savings and retirement accounts.** But how long would that money last?
- ▶ **Get by on your spouse's salary.** Maybe, but if you're like most families, your monthly bills depend on two incomes.
- ▶ **Borrow money.** Without an income, it might be hard to qualify for a loan.
- ▶ **Sell your home, car or other assets.** But then what?
- ▶ **Depend on Social Security disability.** Not necessarily. Social Security follows a strict definition of disability. To be considered disabled under Social Security, you must be unable to perform work that you did before and deemed unable to adjust to other work because of your medical condition(s). Further, your disability must have lasted or be expected to last for at least one year or to result in death. If your application is approved, there is a six-month elimination period before Social Security benefits begin².



² Social Security <http://www.ssa.gov/disability>



A disability can put everything you've worked for at risk.

An AssurityBalance® Disability Income Insurance policy can help protect your financial stability if you are disabled. The policy provides a monthly income to help you pay your bills until you get back to work. The premium you pay now is well worth the benefits this policy can provide if you become disabled.

How much is enough?

To determine the right amount of disability protection for you, simply complete the worksheet on the following page. Your insurance professional can help tailor a plan for your specific needs and lifestyle.

Protecting your earning power is what disability income insurance is all about!

BENEFITS WORKSHEET

What are your monthly expenses?

Mortgage/rent \$ _____
 Utilities \$ _____
 Car payments \$ _____
 Home and car insurance \$ _____
 Life and medical insurance \$ _____
 Food \$ _____
 Medical/dental expenses \$ _____
 Credit card payments \$ _____
 Loan payments \$ _____
 Other (taxes, clothing, etc.) \$ _____
(A) Total monthly expenses \$ _____

What is your monthly income?

Total household income \$ _____
 Subtract your income – \$ _____
(B) Total available income \$ _____

How much disability income protection do you need?

Total monthly expenses (A) \$ _____
 Subtract available income if you become sick or hurt and can't work (B) – \$ _____

Disability income protection needed: \$ _____

If you were unable to work for an extended period, would there be sufficient income to pay your monthly expenses?

Note: Government employees are allowed up to a \$1000 base benefit and up to the maximum Supplemental Disability Income Rider.

A company you can count on...

Assurity has long lived our mission of helping people through difficult times, with a heritage dating back to 1890. As a mutual organization owned by our policyholders, we provide life insurance, disability and critical illness insurance, and voluntary employee benefits through independent brokers nationwide. Our unrelenting commitment to financial strength and stability has consistently earned us excellent industry ratings. Assurity is a certified B Corporation, demonstrating we meet rigorous standards of social and environmental responsibility.

Assurity reserves the right to order, at the company's expense, evidence of insurability which the company feels is necessary for the prudent evaluation of the risk.

This policy may contain reduction of benefits, limitations and exclusions. For costs and complete detail of the coverage, please contact your agent or Assurity to review the policy for more information.

Assurity is a marketing name for the mutual holding company Assurity Group, Inc. and its subsidiaries. Those subsidiaries include but are not limited to: Assurity Life Insurance Company and Assurity Life Insurance Company of New York. Insurance products and services are offered by Assurity Life Insurance Company in all states except New York. In New York, insurance products and services are offered by Assurity Life Insurance Company of New York, Albany, NY. Product availability, features and rates may vary by state.

Policy Form No. I H0920, A-D120, I D0710 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 I1613 NY underwritten by Assurity Life Insurance Company of New York, Albany, NY.



15-017-02201 (Rev. 1/17)

Disability Income Insurance

AssurityBalance®

NURSES:

**Your income is essential –
It needs protection!**





What's your most valuable asset?

It isn't your car, your home or your savings or investments. **It's your ability to earn an income over your lifetime** – the paychecks that finance the lives of you and your loved ones. Unfortunately, an accident or serious illness can rob you of your ability to work, your income and your financial stability.

Could it happen to you?

No one wants to think about sustaining an injury or becoming seriously ill and being unable to work – but it could happen to you. Amazingly, over one in four of today's 20-year-olds will become disabled before reaching age 67¹. Besides the physical challenges, the inability to earn a paycheck – even for a short period of time – can impact your life and lifestyle for years to come.

Make the choice today to protect your most important asset – your ability to earn an income!

¹ Social Security Basic Facts, Feb. 7, 2013

How would you pay your bills?

When a disability strikes, paying your bills and out-of-pocket medical expenses can seem overwhelming. How would you manage?

- ▶ **Drain savings and retirement accounts.** But how long would that money last?
- ▶ **Get by on your spouse's salary.** Maybe, but if you're like most families, your monthly bills depend on two incomes.
- ▶ **Borrow money.** Without an income, it might be hard to qualify for a loan.
- ▶ **Sell your home, car or other assets.** But then what?
- ▶ **Depend on Social Security disability.** Not necessarily. Social Security follows a strict definition of disability. To be considered disabled under Social Security, you must be unable to perform work that you did before and deemed unable to adjust to other work because of your medical condition(s). Further, your disability must have lasted or be expected to last for at least one year or to result in death. If your application is approved, there is a six-month elimination period before Social Security benefits begin².



² Social Security <http://www.ssa.gov/disability>



A disability can put everything you've worked for at risk.

An AssurityBalance® Disability Income Insurance policy can help protect your financial stability if you are disabled. The policy provides a monthly income to help you pay your bills until you get back to work. The premium you pay now is well worth the benefits this policy can provide if you become disabled.

How much is enough?

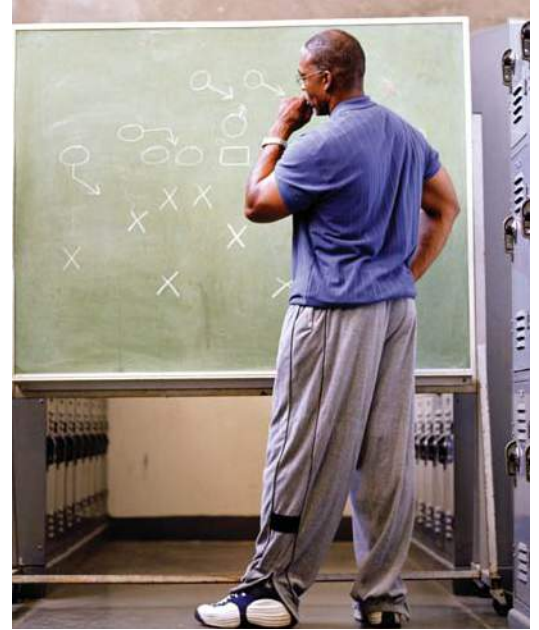
To determine the right amount of disability protection for you, simply complete the worksheet on the following page. Your insurance professional can help tailor a plan for your specific needs and lifestyle.

Protecting your earning power is what disability income insurance is all about!

THE DI GAME SHEET

If you become sick or injured and can no longer earn an income, how would you pay for your Groceries, Auto, Mortgage and Electricity?

G roceries	\$ _____
+	
A uto	\$ _____
+	
M ortgage	\$ _____
+	
E lectricity	\$ _____
=	\$ _____
	TOTAL



Finding money to pay for your most basic expenses after an injury or sickness is certainly not a game you want to play! Protect your ability to earn an income with an Assurity disability income insurance policy.

For details, contact:

Assurity is a marketing name for the mutual holding company Assurity Group, Inc. and its subsidiaries. Those subsidiaries include but are not limited to: Assurity Life Insurance Company and Assurity Life Insurance Company of New York. Insurance products and services are offered by Assurity Life Insurance Company in all states except New York. In New York, insurance products and services are offered by Assurity Life Insurance Company of New York, Albany, New York. Product availability, features and rates may vary by state.

Policy Form Nos. A D106, A D109, A D120, I D0710, I H0920 are underwritten by Assurity Life Insurance Company of Lincoln, Neb. These policies may contain reductions of benefits, limitations, and exclusions. For costs and complete details of the coverage, please contact your agent, or Assurity, or ask to review the policy for more information.



PO Box 82533 • Lincoln, NE 68501-2533
(800) 869-0355 • www.assurity.com

Agency letterhead (*double-click here to edit*)

DI Lead letter.

This letter has been approved by Assurity Compliance Department. If you alter the text in any way, please e-mail your proposed changes to adapproval@assurity.com for approval before using.

Delete this section before printing letter.

YOUR INCOME IS ESSENTIAL – IT NEEDS PROTECTION

Dear

The income you earn is essential to your household. It pays the bills now, and helps provide for future goals such as a new home or car, vacations, future educational needs and retirement. You can't make it financially without your income.

But what would happen if you couldn't work because you were disabled by illness or injury? Disability income insurance from Assurity Life Insurance Company provides a way that reasonable premium payments now can provide future protection from financial disaster in case of disability.

I will call soon for an appointment. Let's get together – your earning power is too valuable to leave unprotected.

Sincerely,

Agency letterhead (*double-click here to edit*)

DI Lead letter.

This letter has been approved by Assurity Compliance Department. If you alter the text in any way, please e-mail your proposed changes to adapproval@assurity.com for approval before using.

Delete this section before printing letter.

IS YOUR HOME INSURED AGAINST DISABILITY?

Dear Prospect:

The most valuable asset you have is standing in your own shoes. It's YOU – and your earning capacity!

You can protect your ability to earn an income with disability income insurance from Assurity Life Insurance Company. This policy can help you continue your income during a disability so you may keep making timely payments on your home, car and credit cards. It can help you retain your possessions, your good credit rating and your peace of mind ... so you can get on with the important process of recuperation.

I'll be calling you soon to see when we can get together to talk about protecting your income. Even if you have some disability coverage at work, I can help you understand the coverage you have and supplement it if needed. Let's get together – your earning power is too valuable to leave unprotected.

Sincerely,

Agency letterhead (*double-click here to edit*)

DI Lead letter.

This letter has been approved by Assurity Compliance Department. If you alter the text in any way, please e-mail your proposed changes to adapproval@assurity.com for approval before using.

Delete this section before printing letter.

PROTECTING TOMORROW'S INCOME

(Client), you recently made a purchase to improve your financial position – both now and the future. Your purchase will help assure your future financial security.

Have you ever thought about what made this purchase possible? It was your income. If you were sick or hurt and unable to earn income, you may not be able to make these decisions to secure your financial position. You may not even be able to pay your day-to-day bills.

Let me show you how disability income insurance can protect your most valuable asset – your ability to earn income. It could be the most important purchase you'll ever make.

Sincerely,

Agency letterhead (*double-click here to edit*)

DI Lead letter.

This letter has been approved by Assurity Compliance Department. If you alter the text in any way, please e-mail your proposed changes to adapproval@assurity.com for approval before using.

Delete this section before printing letter.

YOUR EARNING POWER

(Prospect), you likely have insurance protection for your home and car. If something happens to these assets, you won't have to use your hard-earned income to cover the loss – it will be taken care of.

Your income – your earning power – made it possible for you to acquire these possessions. Have you ever stopped to think that your earning power may be your most valuable asset? That asset should be protected too. Let me show you how your income can be protected with disability income insurance.

Sincerely,

Disability Income Choice[®]

Sales and Marketing Process



Five Steps to Success
in the Disability Income
Insurance Marketplace



keep it going!

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



WE SUPPORT YOU AT EVERY STEP



Selling disability income insurance involves finding the right people to talk to, helping them understand the importance of income protection and providing the best solution to help secure their future.

Consumer market research by the Council for Disability Awareness* found that consumers underestimate their risk of becoming unable to work because of an illness or injury. And they lack an understanding of the resources that would be available to them.

That's where you can make a difference, and our needs-based sales and marketing materials are designed to help you do just that. From prospecting to point-of-sale, you have the tools to address these misconceptions directly and have a fact-based

conversation about the important role of disability insurance.

As the materials emphasize, you can help your clients "Learn the truth. Know the risk. Protect your income."

Review this guide to see materials supporting your five steps to a DI sale:

1. Find people to talk to
2. Show the need for income protection
3. Provide the solution
4. Complete the application
5. Deliver the policy

*2010 Consumer Disability Awareness Survey, Council for Disability Awareness (most recent available)



STEP 1

TIP: Start with your current clients. They know and trust you, and value your recommendations. Let them know it's important to have a plan in place should they become unable to work because of illness or injury.

FIND PEOPLE TO TALK TO

Most consumers have never been approached by an agent about the need for disability income protection. That means there are opportunities all around you to simply start the conversation and help consumers consider protecting their most important asset, their income.

SERVE THE MIDDLE MARKET

Middle market consumers are greatly underserved when it comes to having DI protection. With Disability Income Choice, you have flexible products designed specifically to meet their needs and budget.

Look for:

- Individuals and couples ages 30 – 50
- Income of \$40,000 – \$150,000
- Family oriented • Recently married
- New parents • Homeowners
- Risk adverse, have something to protect
- Middle market occupations such as: nurses, chiropractors, teachers, administration, construction, trades

GOOD PLACES TO FIND PROSPECTIVE CLIENTS

• **Current clients** – You already have a pool of prospective DI clients. Search your records for those who fit the middle market profile. Also, clients who have recently experienced a life event, such as getting married, becoming new parents or buying a home, may feel it's time to set financial plans in motion

• **Centers of influence** – Partner with accountants and attorneys in your area. This mutually beneficial arrangement allows them to recommend you to their clients. And in turn, you recommend these professionals to your clients who may need legal or accounting services

• **Civic organizations** – Join your local civic organizations and make yourself known to the members of your community. Offer your services as a speaker at an upcoming meeting

• **Associations** – Don't forget about the associations to which you belong. As members of the same association, you share an affinity with other members. Place ads in association newsletters and offer to speak to the membership on this important topic

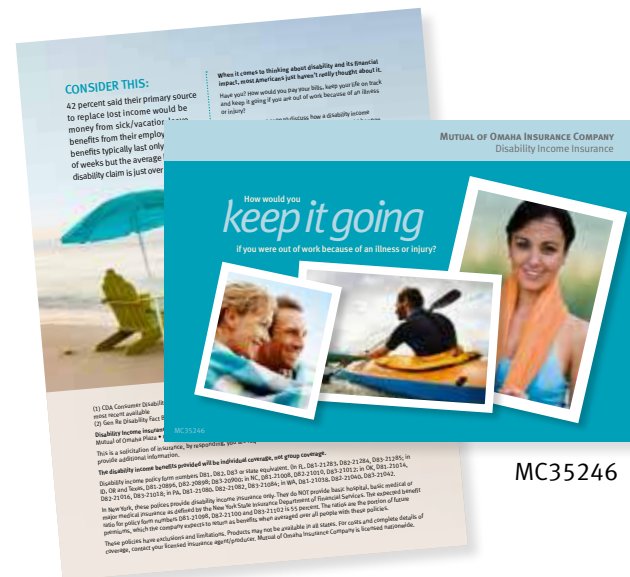
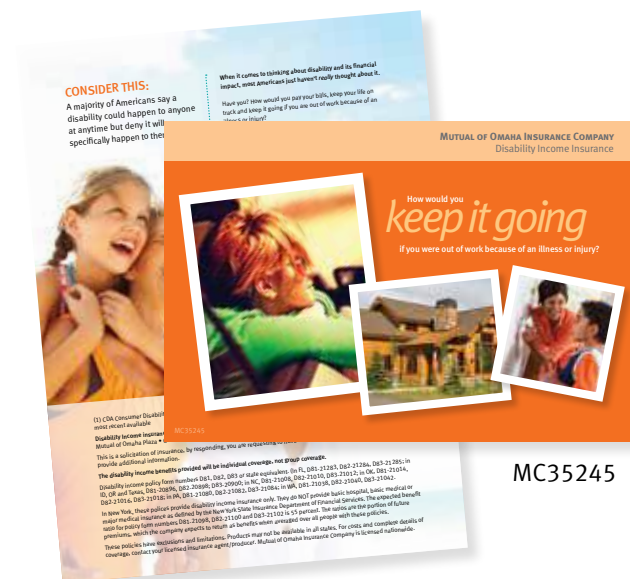
• **Referrals** – Don't forget to ask everyone you talk to – family members, friends, neighbors, clients – if they know someone who could benefit from the service you provide

MARKETING TOOLS

These prospecting materials are designed to help you generate interest and find people who are willing to talk to you.

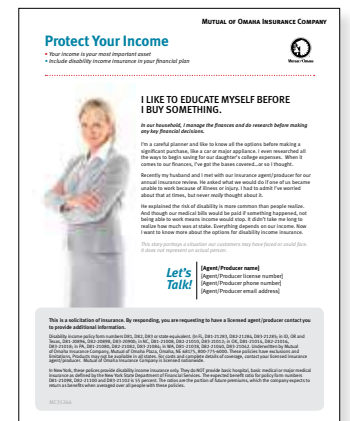
“KEEP IT GOING” PROSPECTING POSTCARDS

Both postcards offer a thought-provoking DI statistic and invite prospects to contact you to learn more about disability income protection.



DI SALES ILLUSTRATED FLYERS

Order by this name through your normal channels. Consumer prospecting flyers can be customized with your contact information and emailed or mailed to prospects. Each flyer presents a testimonial-style situation some consumers may face and invites them to talk to you.



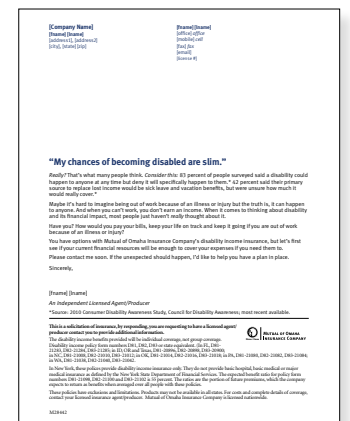
MC35266

DI PROSPECTING LETTERS

Order letters, by name, through your normal channels. Ask about other DI prospecting letters that may be available.

- 1) “My chances of becoming disabled are slim”
- 2) “Life without a paycheck”
- 3) “New Home”

These letters help prospects better understand the risk and the impact of a disabling illness or injury. Prospects are urged to contact you to put a plan in place.



STEP 2

TIP: Be sure to thoroughly cover the need before jumping to the solution. Remember, consumers must better understand the problem that they didn't realize they had...what's at stake for them personally should they lose their ability to work because of an illness or injury.

SHOW THE NEED FOR INCOME PROTECTION

Start by finding out what's important to your client. The things they value most – their family, home, financial plans, dream vacations – these are the priorities they will want to protect. The problem you help them identify is that these things are at risk should something happen to their ability to earn an income.

Financial Security

For many middle income families, if paychecks stop so does their ability to pay the bills. Few families have enough savings to make ends meet if they should lose their income for more than a few weeks. And depleting savings to pay monthly bills means their other plans and priorities are set back, perhaps for years. For these clients, income protection is about knowing they can meet their obligations and protect their future plans.

Support the Family

More than just losing a paycheck, a disabling illness or injury can mean changes for the whole family. Plans are put on hold, routines change, family members must pitch in more, the calendar fills with doctors' appointments and the urgent question becomes... "when will things get back to normal?" For these clients, it's important to know

there's a way they can still support their family and keep life as normal as possible if they become unable to work.

Focus on Recovery

The last thing someone needs when they've experienced a disabling illness or injury is the stress of worrying about bills and other financial obligations while they recover. It's stressful enough to be facing an uncertain future without the constant worry of financial set-backs. For these clients, it's important to know they'll have a plan – monthly DI benefits – that can keep things on track so they can focus on getting well.

Marketing Tools

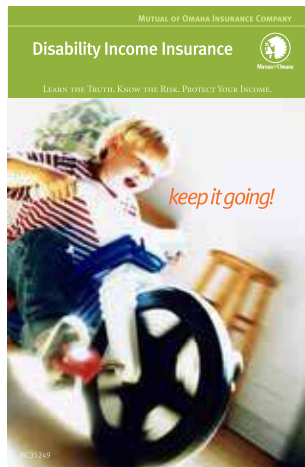
Our needs-based materials help you first sell the need for income protection, then factfind to determine the client's specific situation and begin to discuss a level of protection for them.

EDUCATIONAL PRE-APPROACH

“KEEP IT GOING” BOOKLET

This informative booklet can be mailed or used as a leave-behind to prepare clients for your follow-up call or next appointment. Use it as a “conversation starter.” The booklet covers commonly asked questions and answers about DI to get clients thinking about their own personal situation.

MC35249



PREPAREDNESS SELF-TEST

Some clients may want to research things on their own and dig into details before meeting with you. This flyer can complement the “Keep it Going” booklet or be used separately. The quick self-test helps clients see their own personal need for income protection.

MC35250

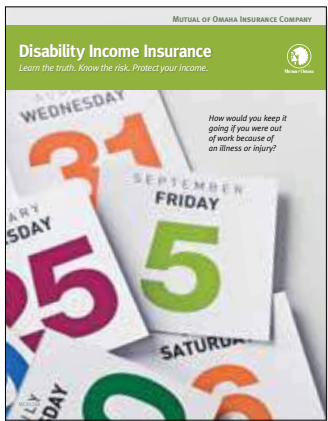


SALES APPOINTMENT

NEEDS-BASED BROCHURE

This brochure can be the starting point during your face-to-face discussion. It helps you explain “the truth” about the real value of their income, “the risk” of a disabling illness or injury and how disability income insurance is the best resource to depend on.

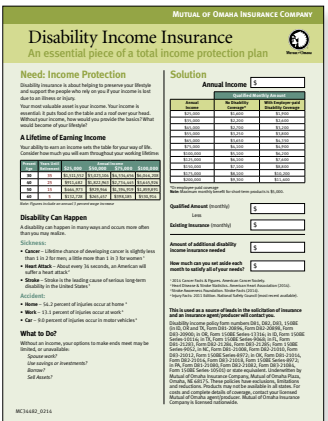
MC35248



FACTFINDER

Establishes DI as a financial cornerstone product and highlights the need for DI from different angles.

MC34482 • MC34483 NY



STATISTICS FLYER

Titled “Good Reasons to Protect Your Income,” this flyer presents compelling statistics that help build the case for considering disability income insurance.

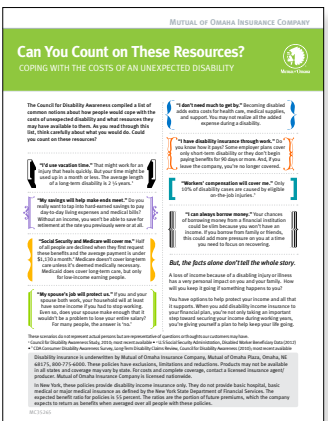
MC35247



INCOME RESOURCE FLYER

Lists common notions about resources that people believe they could depend on during a disability. Helps build the case for DI as the best solution.

MC35265



STEP 3

TIP: Help your clients consider how soon they would need benefits to begin and for how long. Every situation is different and it's important for clients to feel they have coverage that meets their need and fits their budget.

PROVIDE THE SOLUTION

At this point, your client has determined what is most important to them. They've considered the risks and the impact of losing their income. It's time to discuss how disability income insurance can help provide a solution.

However, clients don't want to be "sold." They want someone who can educate them on how disability insurance works, help them consider the various levels of protection and be assured they're making the right decision.

Marketing Tools

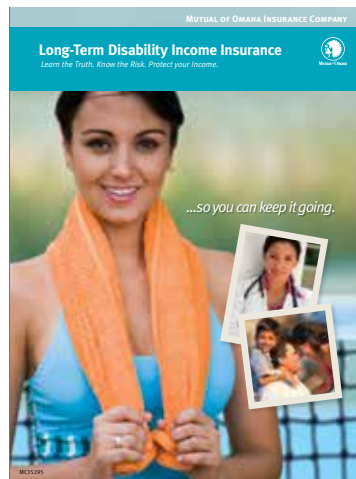
During your sales appointment, use these materials to provide high-level product information about definitions, benefits and optional riders. Your clients can see the options available to them and, with your help, choose the best coverage to meet their need.



ACCIDENT ONLY DISABILITY
MC35297



SHORT-TERM DISABILITY
MC35296



LONG-TERM DISABILITY
MC35295



BUSINESS OVERHEAD EXPENSE
MC35298

ACCIDENT ONLY DISABILITY HIGHLIGHT SHEET
MC34439_0913

SHORT-TERM DISABILITY HIGHLIGHT SHEET
MC34440_0913

LONG-TERM DISABILITY HIGHLIGHT SHEET
MC33601_0913

BUSINESS OVERHEAD EXPENSE HIGHLIGHT SHEET
MC33592_0114

STEP 4

TIP: Be sure the application is completed accurately and thoroughly to reduce delays and ensure the policy can be issued as soon as possible.

COMPLETE THE APPLICATION

Once your client understands how disability income insurance provides protection and they've made the decision to buy, it's time to complete the application.

Field Underwriting

The Disability Income Choice Portfolio® Product and Underwriting Guide (M28598) has information to help you determine whether or not your clients may be insurable. Disability insurance is underwritten based on three categories: medical history, financial information and occupation. Take time to familiarize yourself with this information so you can perform good field underwriting.

- Eligibility guidelines
- Build chart
- Automatic reject medical conditions
- Uninsurable occupations
- Income qualification table

Tips for Completing the Application

- Use the correct application and forms. Remember you must use the application for the client's state of residence
- Answer all questions and complete all necessary forms. If something doesn't apply, do not use N/A. Instead, write "no" or "none"
- If a question is answered in error, do not use white out. Instead, draw a single line through the error and have the applicant initial the correction
- Include a cover letter. The more you can tell us about the client, the greater the chance for a favorable underwriting outcome
- Indicate the best time to contact the applicant for the personal history interview
- Include your contact information so we can reach you if we have questions or need more information

DI CHOICE – INDIVIDUAL APPLICATION

MAP577 or state equivalent

We've kept it simple. You can use the same application for any of the Individual DI Choice products. Use this when applying for Accident Only disability, Short-Term disability, Long-Term disability or a Business Overhead Expense policy for a business owner.

STEP 5

TIP: Policy delivery is the perfect time to demonstrate your professional value and good service. Be sure to ask for referrals.

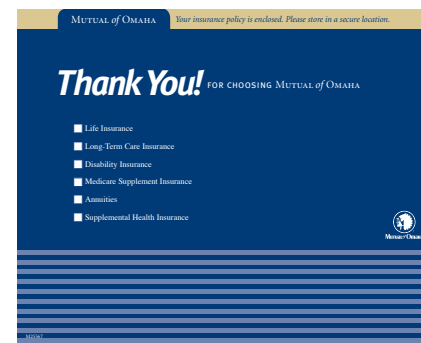
DELIVER THE POLICY

This is an opportunity to cement the sale and build long-term client relationships. Remind clients that their disability income insurance is now in place to help protect their lifestyle and financial plans.

Marketing Tools

Our policy delivery jacket is intended to allow you to put together a professional looking packet to leave with your client.

Use this policy jacket to house all pertinent information, such as a cover letter, your business card and notes on how the policy fills the client's need.



Policy Jacket M25567

How to Get Marketing Tools

We've created a variety of marketing tools to support your efforts throughout the DI sales process. Letters, brochures, booklets, flyers and more can be ordered through your normal ordering channel.

Questions

If you have questions about the sales process or any of the marketing tools available, contact your Sales Support team. They can be reached Monday through Friday from 7:30 a.m. to 5:30 p.m. (Central time).

sales.support@mutualofomaha.com



Disability income insurance underwritten by:

MUTUAL OF OMAHA INSURANCE COMPANY

Mutual of Omaha Plaza

Omaha, NE 68175

mutualofomaha.com



Disability Income Choice Portfolio®

Individual and Multi-Life Product Overview



Disability Income Insurance underwritten by:

MUTUAL OF OMAHA INSURANCE COMPANY

Mutual of Omaha Plaza

Omaha, NE 68175-0001

mutualofomaha.com



WHY CHOOSE
DISABILITY
INCOME CHOICE?

- *It’s simple.* You can work the individual market or the business multi-life market using the same base disability income (DI) products
- *It’s flexible.* The portfolio is rich in product choices and optional benefit riders, so you can customize a plan to meet the needs of each individual and business
- *It’s essential.* Clients need to understand the importance of protecting their most vital asset – their income. You have the right DI insurance products at the right time for your clients

Keys to success:

- *Extensive market* – the portfolio is designed to help you tailor solutions for a wide range of clients, including those in the underserved middle market
- *Cross-sell opportunities* – DI sales can help you establish good client relationships that may open the door to additional sales, such as life insurance, annuities, long-term care insurance and eventually Medicare supplement insurance
- *Fast, friendly support* – our experienced DI sales and underwriting teams are committed to your success. Take advantage of our product, marketing and underwriting assistance
- *Trusted brand* – Mutual of Omaha has offered disability income insurance since our founding in 1909. Your clients know we’ll be there when they need us

	Disability Income Choice				Disability Income Choice at Work		
Product Description	Accident Only Disability	Short-Term Disability	Long-Term Disability	Business Overhead Expense	Accident Only Disability	Short-Term Disability	Long-Term Disability
Issue Ages	18-61	18-61	18-61	20-59	18-61	18-70	18-70 (Ages 62-70, two-year benefit period only)
Renewability*	Guaranteed renewable to age 67	Guaranteed renewable to age 67; conditionally renewable to age 75	Guaranteed renewable to age 67; conditionally renewable to age 75	Guaranteed renewable to age 65	Guaranteed renewable to age 67	Guaranteed renewable to age 67; lifetime conditionally renewable	Guaranteed renewable to age 67; lifetime conditionally renewable
Maximum Monthly Benefit	\$5,000	\$5,000	\$12,000	\$20,000	\$5,000	\$5,000	\$12,000
Elimination Period (calendar days)	0, 7, 14, 30, 60 or 90 days	0/7, 7, 0/14, 14, 30, 60 or 90 days	60, 90, 180 or 365 days	30, 60, 90, 180 or 365 days	0, 7, 14, 30, 60 or 90 days	0/7, 7, 0/14, 14, 30, 60 or 90 days	60, 90, 180 or 365 days
Benefit Period	3, 6, 12 or 24 months	3, 6, 12 or 24 months	2, 5, 10 years or to age 67	12 or 18 months	3, 6, 12 or 24 months	3, 6, 12 or 24 months	2, 5, 10 years or to age 67
Base Benefits	<ul style="list-style-type: none">• Total/Partial Disability• Presumptive Total Disability• Survivor• Waiver of Premium• Recurrent Disability• Workers’ Compensation Rider	<ul style="list-style-type: none">• Total/Partial Disability• Presumptive Total Disability• Transplant Donor• Terminal Illness• Survivor• Rehabilitation• Waiver of Premium• Recurrent Disability• Workers’ Compensation Rider	<ul style="list-style-type: none">• Total Disability• Proportionate Disability• Presumptive Total Disability• Transplant Donor• Terminal Illness• Survivor• Rehabilitation• Waiver of Premium• Recurrent Disability		<ul style="list-style-type: none">• Total/Partial Disability• Presumptive Total Disability• Survivor• Waiver of Premium• Recurrent Disability	<ul style="list-style-type: none">• Total/Partial Disability• Presumptive Total Disability• Transplant Donor• Terminal Illness• Survivor• Rehabilitation• Waiver of Premium• Recurrent Disability	<ul style="list-style-type: none">• Total Disability• Proportionate Disability• Presumptive Total Disability• Transplant Donor• Terminal Illness• Survivor• Rehabilitation• Waiver of Premium• Recurrent Disability
Optional Benefits	<ul style="list-style-type: none">• Accident Hospital Confinement• Accident Medical Expense	<ul style="list-style-type: none">• Hospital Confinement• Critical Illness• Return of Premium• Accident Medical Expense	<ul style="list-style-type: none">• Hospital Confinement• Critical Illness• Return of Premium• Social Insurance Supplement• Extended Own Occupation• Future Insurability Option• Extended Proportionate Disability• Cost-of-Living Adjustment• Accident Medical Expense		<ul style="list-style-type: none">• Accident Hospital Confinement• Accident Medical Expense	<ul style="list-style-type: none">• Hospital Confinement• Critical Illness• Accident Medical Expense	<ul style="list-style-type: none">• Hospital Confinement• Critical Illness• Social Insurance Supplement• Extended Own Occupation• Future Insurability Option• Extended Proportionate Disability• Cost-of-Living Adjustment• Accident Medical Expense
Underwriting Available	<ul style="list-style-type: none">• Simplified	<ul style="list-style-type: none">• Simplified, up to \$3,000 monthly benefit• Full Underwriting	<ul style="list-style-type: none">• Full Underwriting	<ul style="list-style-type: none">• Simplified, up to \$3,000 monthly benefit• Full Underwriting	<ul style="list-style-type: none">• Guaranteed Standard Issue (GSI)• Express Standard Issue (ESI)• Fully Underwritten		
Premium Allowances	<ul style="list-style-type: none">• Association Premium Savings (15%)**• Self-Employed Premium Savings (15%)**• Common Employer Premium Savings (15%)**• Life + DI Policy Premium Savings (10%)**				<ul style="list-style-type: none">• Depending on group size, type of funding and participation levels, premium allowance of between 10-25%		
Premium Payment Options	<ul style="list-style-type: none">• BSP• Direct Bill				<ul style="list-style-type: none">• PRD/List Bill• BSP• Direct Bill		

Note: Elimination and/or benefit period may vary by state. Features and riders may not be available with all policies or approved in all states. Business Overhead Expense product not available in Maryland and Utah.

*Guaranteed renewable as long as premiums are paid; conditionally renewable as long as client maintains full-time employment and premiums are paid.

**Percentages may vary by state. Premium savings may not be available in all states.

› Sales Ideas

TIPS FOR SELLING DISABILITY INSURANCE

Adding Supplemental Disability to Existing Long-Term Disability

Small businesses with existing LTD plans can offer employees a way to expand protection to cover their plan's elimination period. Voluntary accident only or short-term disability can be offered at no cost to the employer.

THE NEED

Many employees would have trouble meeting living expenses during the elimination period of their employer's LTD plan.

- › Long-term disability policies commonly have elimination periods of three to six months. Many families do not have adequate cash reserves to meet their living expenses for this length of time
- › Waiting to receive benefits can have a long-term financial impact. Employees may have to deplete savings and other assets to pay their monthly bills. This is especially true after a disabling injury or illness that may increase medical and household expenses
- › Employees need a way to tailor income protection to their individual needs

WHO TO PROSPECT

- › New or existing business clients who have an in-force long-term disability plan

SOLUTION

- › An accident only or short-term disability plan would be a cost effective solution to helping employees meet financial obligations during an elimination period
- › Employers can make this coverage opportunity available to employees on a voluntary basis, with no cost to the business
- › Coverage can start as early as "day one" with benefit period options up to two years. The benefit period of the accident only or short-term disability policy should match the elimination period of the LTD plan



- › The benefit periods of the LTD plan and the accident only or short-term policy cannot overlap for more than 14 days. So the short-term policy would need to have a 14-day or shorter elimination period

The solution provides income protection during the critical early weeks and months of a disabling injury or illness. As a voluntary offer, the policy is owned by the employee and therefore is portable, not tied to their employment with the company.

Note: If the client has a Mutual of Omaha long-term disability policy, we can supplement protection using our accident only disability policy. If the client's policy is with another carrier, accident only or short-term disability can be used to supplement protection.

› Sales Ideas

TIPS FOR SELLING DISABILITY INSURANCE

Business Owners Have Multiple Needs for Disability Insurance

You have something to offer almost any small business owner, especially in businesses with 50 or fewer employees. Generally, these companies have three areas of need for disability insurance: business operation protection, business owner income protection and employee income protection.

THE NEED

- › **Business Operation** – Most small businesses rely on the day-to-day involvement of the owner. An owner's absence because of a disabling illness or injury could impact business operations, making it difficult to meet expenses
- › **Owner's Income Protection** – If the business owner couldn't work due to a disabling illness or injury, not only would their business operation be impacted, but the drop in his or her personal income could create a financial hardship for their family
- › **Employees' Income Protection** – About 100 million workers are without private disability income insurance.* Many of these workers are in small- to mid-size businesses. They need an opportunity to protect their most important asset – their income

WHO TO PROSPECT

- › Small- to mid-size businesses: sole proprietorships, partnerships, LLCs, S or C Corporations
- › Limited geographic locations (simplifies multi-life employee enrollment)
- › Businesses that have had past success (good participation) with employee voluntary insurance programs

SOLUTION

- › Show business owners how to protect their business with Business Overhead Expense disability insurance. The policy can pay monthly expenses, up to \$20,000 per month, to help keep the business running when the owner becomes disabled. Owners can select a benefit period of 12 or 18 months.



- › Discuss the importance of disability income protection for themselves and their employees. The DI Choice at Work product portfolio offers three product solutions and three underwriting programs. Together, they give you flexibility to tailor an affordable plan for the business owner's personal needs and those of his or her employees
- › To help meet business budget concerns, multi-life disability insurance can be offered to employees on a voluntary basis (employee-paid) or premiums can be paid by the employer as part of an employee benefits program

* Source: U.S. Social Security Administration, Fact Sheet February 7, 2013

› Sales Ideas

TIPS FOR SELLING DISABILITY INSURANCE

Reach Out to Self-Employed Clients

Self-employed individuals are solely dependent on their ability to keep working. Loss of income due to a disabling illness or injury, even for a few months, may close the door on their dream of being a self-employed business owner.

THE NEED

For self-employed individuals, allocating a portion of their income toward disability income protection is essential in protecting their lifestyle and business goals.

WHO TO PROSPECT

- › Clients who are sole proprietors, independent contractors, in a partnership or closely held corporation and who have a 20 percent or more ownership in a business
- › Target occupations include, but are not limited to: chiropractors, computer programmers, accountants, those in skilled trades, independent sales professionals

SOLUTION

The flexibility of our DI Choice portfolio of products allows you to tailor coverage to fit any situation and budget for self-employed prospects: Accident only, Short-term and Long-term coverage.

In certain cases, self-employed clients may need Business Overhead Expense insurance that can pay the operating costs of their business when they are unable to work.

YOU HAVE VALUED BENEFITS TO OFFER IN THESE CASES:

- › Newly self-employed clients may qualify for income protection benefits based on 50 percent of their prior year W-2 income. (Clients who have been self-employed fewer than 12 months, in the same occupation or line of work as previously employed. Please see complete requirements in the Disability Income Product and Underwriting Guide.)
- › Those who are self-employed for two or more years may qualify for our **15 percent premium savings**. The savings also will be applied to all policy riders except for three:



Hospital Confinement Indemnity Benefits Rider, Accident Medical Expense Benefits Rider, and Critical Illness Benefits Rider.

- › Work with small business clients as you would with your other individual DI prospects. Determine their income protection need based on their monthly living expenses. Discuss optional elimination and benefit periods that will provide an appropriate level of protection within their budget.

AS YOU TAILOR THEIR DI BASE POLICY AND DESIRED RIDERS, HERE ARE POTENTIAL DISCUSSION POINTS THAT MAY BE HELPFUL:

- › Long-term Disability includes a Proportionate Disability Benefit. That means it will pay a proportionate amount of the total disability monthly benefit for a loss of monthly income of at least 20 percent
- › The Extended Own Occupation Disability Definition Amendment Rider can extend coverage for their “own occupation” past two years to the duration of the benefit period

› Sales Ideas

TIPS FOR SELLING DISABILITY INSURANCE

Young Couples: Important Prospects for Income Protection

Start the conversation about disability income insurance with young couples who have bought a home or are starting a family. It's the best time for them to build a foundation of financial protection.

THE NEED

Individuals in this age group have a lifetime of earning potential. Income is their most important asset. Their lifestyle and long-term financial plans depend on it.

An illness or injury that keeps your client from working can quickly impact other assets such as savings and retirement funds. These resources could be depleted depending on the time needed for recovery and return to work. It may take years to rebuild these assets.

WHO TO PROSPECT

- › Single, full-time wage earners
- › Those who have bought a home or started a family
- › Primary wage earners in families
- › Your current Life insurance clients

SOLUTION

- › Talk to clients about the value of their ability to earn an income. Explain what's at risk, potentially a lifetime of earnings, should they lose that ability because of an illness or injury
- › Show how disability income insurance can pay them an income while they recover to help pay expenses and protect their other assets
- › Disability insurance rates are based in part on occupation risk classification, but also on age and health. So you can offer real savings to clients in their 20s and 30s, ages when people generally are in good health
- › Remember, you have flexible ways to create full coverage or supplement existing group coverage for your client using one of our Disability products



> Sales Ideas

TIPS FOR SELLING DISABILITY INSURANCE

Offer Added Protection for Medical Expenses

Injuries happen and even when your client has medical insurance, out-of-pocket medical bills can pile up, putting a strain on their financial security. Offer disability income insurance that can help cover medical expenses from injuries.

THE NEED

- > Clients may budget to meet their annual deductible in their medical insurance plan, but many are not prepared to handle medical bills that go beyond the deductible
- > These clients could benefit from disability income insurance that can also pay an amount toward medical expenses

WHO TO PROSPECT

Individuals who:

- > work at least 30 hours per week
- > are age 30-50
- > have household incomes of \$50,000 – \$150,000
- > are risk-adverse and have something to protect: recently married couples, new homeowners, new parents, small business owners and employees

SOLUTION

Offer an optional Accident Medical Expense Benefits (AME) rider with the disability income insurance policy.

- > The AME rider can be added to Accident only, Short-Term and Long-Term DI policies
- > Clients select a Maximum Benefit of \$1,000, \$2,000, \$3,000 or \$5,000



- > The rider reimburses your client for up to the Maximum Benefit in medical-related expenses incurred per accident. (Only services and supplies received within 26 weeks of date of injury, excluding dental care or treatment. Reimbursable amounts must be in excess of the deductible amount.)
- > The rider pays even if there's no diagnosis of disability due to the injury
- > The rider will provide a total lifetime benefit of ten times the Maximum Benefit

Work with our client to first determine the DI policy type and monthly benefit that will meet their income protection need. When appropriate, point out the added financial protection of the AME rider.

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:	

PINNEY

I N S U R A N C E

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.



Pinney has expanded into a national distributor with thousands of contracted agents and offices in California, Illinois, Maryland, North Carolina, Oklahoma, Pennsylvania, Texas, Washington, and Mississippi. Pinney represents over 100 life, annuity, disability, and long-term care companies with the intent of providing our clients & partners with the best possible product solutions at the lowest possible costs. Email [Brokerage Sales Support](#) or contact one of our Brokerage Directors today at 800-823-4852.

Quick Links

[Pinney Insurance](#)

[Insureio](#)

[EZLifeSales](#)

[Case Status](#)

[Get a Quote](#)

[Forms](#)

[Contracting](#)

Most Popular Tools

- **Full-Service Brokerage**
www.pinneyinsurance.com
Access to carrier forms, quote tools, and 24/7 case status.
- **Insureio**
www.insureio.com - Insurance marketing evolved!
[Innovative Features](#)
[Plans & Pricing](#)
- **EZLifeSales.com**
www.ezlifesales.com - [Learn how it works.](#)
Features [customizable marketing materials](#),
[1 page app](#), and [customizable quoting tool](#).
- **Policy Assessment**
Learn about our hassle-free [Policy Assessment Kit](#).
- **Ask the Underwriter**
[Introducing Our In-House Agency Underwriter](#)
Click here for a [Basic Underwriting Questionnaire](#)

PINNEY
I N S U R A N C E

visit www.pinneyinsurance.com
or call 1-800-823-4852