

# Disability Income Choice<sup>®</sup>

*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.*



Mutual of Oman

# 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





## 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.

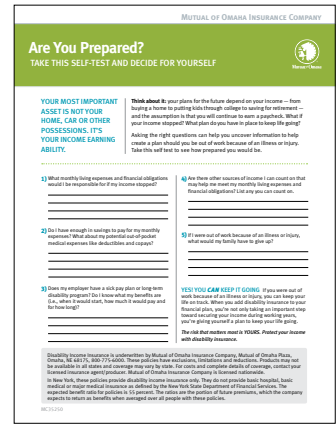
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## PREPAREDNESS SELF-TEST

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.

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# 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.

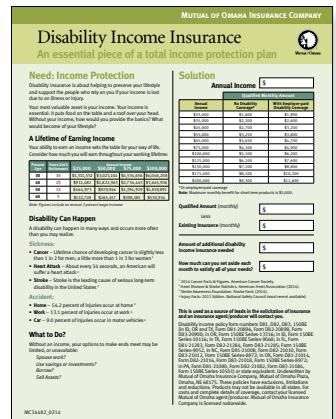
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## FACTFINDER

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

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## STATISTICS FLYER

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

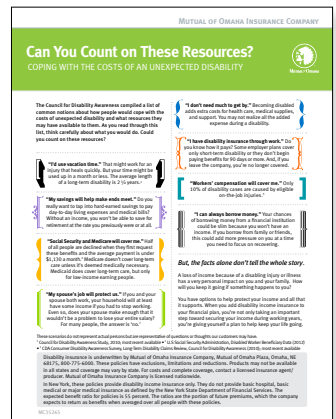
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## INCOME RESOURCE FLYER

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.

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# 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.*

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### Marketing Tools

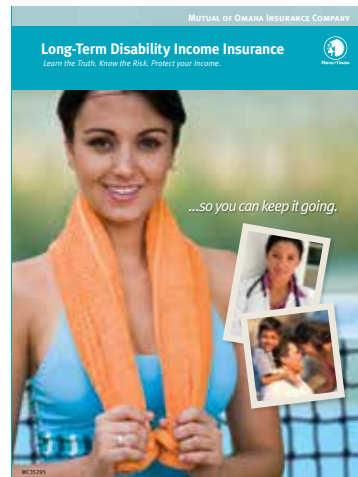
During your sales appointment, use these materials to provide high-level product information about definitions, benefits and optional riders. Your clients can see the options available to them and, with your help, choose the best coverage to meet their need.



**ACCIDENT ONLY DISABILITY**  
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**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

MUTUAL OF OMAHA INSURANCE COMPANY  
Mutual of Omaha, One Omaha 100-0171

**DI CHOICE PORTFOLIO**  
**DI CHOICE - INDIVIDUAL**  
• ACCIDENT ONLY DISABILITY  
• SHORT-TERM DISABILITY  
• LONG-TERM DISABILITY  
• BUSINESS OVERHEAD EXPENSE

Application for Disability Insurance  
**NATIONAL**

Application Package Contains:

REQUIRED FORMS TO BE SUBMITTED	REQUIRED FORMS LIST WITH APPLICANT(S)
• Authorization to Release Personal Information (SPIA)	• Notice of Informational Practices / The Notices
• All Authorization Form	• 401/408 Form (if applicable)
• Agent Release Statement	• Outline(s) of Coverage
• 401/408 Form (if applicable)	• Other State Special Forms (if applicable)
• Other State Special Forms (if applicable)	

**FORMS THAT MAY BE REQUESTED, BUT ARE NOT INCLUDED WITHIN THIS PACKAGE**

• The following forms can be downloaded from Sales Professional Access (SPA) at <a href="http://www.mutualofomaha.com">www.mutualofomaha.com</a> as required to accompany the application.	• Academic Questionnaire	• Employment Notice
• Academic Image Questionnaire	• Foreign Travel Questionnaire	
• Drug Questionnaire		

**Application Instructions:**

- Submit the fully completed application and applicable completed forms. Unanswered questions on the application or missing or incomplete forms will result in underwriting delays.
- If a question does not apply to your client, answer it as "No" or "None" rather than "N/A."
- Mail application and appropriate forms to: Mutual of Omaha Insurance Company, Records/Writing Processing Center, 2510 State Hwy 151, Box 46, Lincoln, NE 68504-0076.
- An application in 602-897-1884 and verify the correct facsimile number is added to protect the privacy of the information.

Please note: use the minimum resolution to ensure the readability of the application.

M28577  
05/01/2013

## 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.

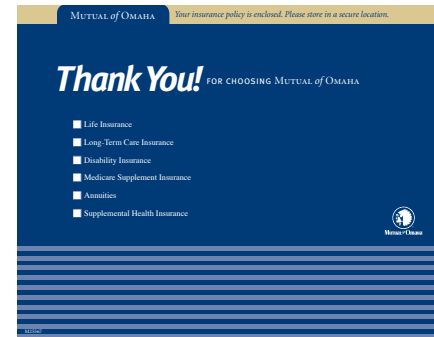
### How to Get Marketing Tools

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](mailto:sales.support@mutualofomaha.com)



Policy Jacket M25567





Disability income insurance underwritten by:  
**MUTUAL OF OMAHA INSURANCE COMPANY**

Mutual of Omaha Plaza

Omaha, NE 68175

*mutualofomaha.com*