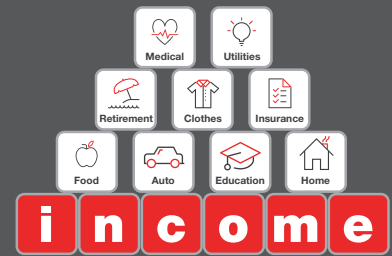


DI Building Blocks

Sales Primer



Disability insurance

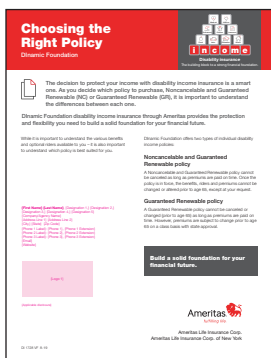
The building block to a strong financial foundation.

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

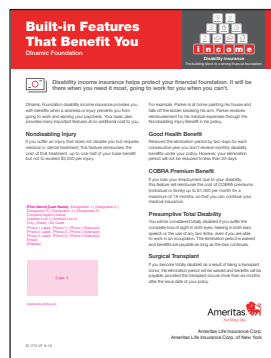
Using a three-step approach, your clients can understand how the product meets their individual needs and feel empowered to design their own disability protection plan.

Step one: pick a plan

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



DI 1728 VF



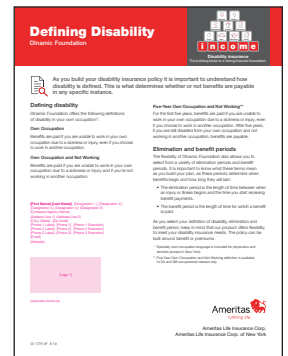
DI 1774 VF

Step two: pick a definition

Describe how disability is defined and when benefits are payable.

Step three: add riders

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



DI 1775 VF

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

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



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