

DI Connect



DI Conversations that Move.

Engage, Elevate, Enlighten & Empower.

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Status Quo

- Inertia.
- Changing our thinking.
- The story behind the research study.
- A new way forward involves breaking inertia.

Overview of Research

Objective

Identify the language that helps drive more productive conversations about disability income (DI) insurance as a key part of your clients' financial plans.

How was the research conducted?

Two consumer dial sessions.

- Virtual & in-person producer interviews.
- Virtual GA interviews.

Participant Demographics

Consumers' perspectives:

- Ages 25 – 50.
- Have children.
- Household income of \$75,000+.
- Employed full-time (50/50 mix of medical & non-medical).

Industry perspective:

- Currently selling life insurance.
- Licensed, but not currently selling DI insurance.
- Wholesalers, brokerage partners.

The Landscape Today – What the Research Confirmed

The Audience	The Initial Barrier	Today's Reality
Wholesalers	Some believe producers think DI is too complicated to sell	<i>Fewer conversations about DI – and lower sales</i>
Producers (non-sellers)	Worry they may harm client relationships if they push too hard Think clients may not understand all the details	
Clients	Unsure whether they need more insurance Think they're already covered by group coverage	

The Path Ahead

- The research was clear: wholesalers, producers, and clients want a more **positive, benefits-oriented** approach to the DI conversation.

Begin the Conversation

Successfully selling DI involves understanding what disability insurance is, then developing a sales strategy to target the right clients.

Disability insurance = **Income Protection.**

or

Disability insurance = **Asset Protection.**

- Most clients understand the importance of their income.
- Monthly benefits from DI can provide financial stability and help keep your clients' financial goals on track until they return to work.
- Position DI as the policy that protects everything else.

Many clients are open to discussing DI.

- Use the **ideal client profile** to pinpoint clients most likely to be open to DI.
- Use the **right language** to have patient, targeted conversations with the **right clients.**

"People may not equate the term 'disability insurance' to protecting their income. But that's what it's there for. It's protecting your lifestyle."

— *Non-DI Seller*

Ideal Client Profile

- Employed full-time.
- Ages 25-50.
- Have children.
- Household income of \$75,000 or more.
- Occupation groups include:
 - Corporate managers & executives.
 - Medical & dental professionals.
 - Business owners.
 - Grey & white-collar professionals.

Shift the Conversation

Protection **against** disability.



Protection **for** income.

"Thinking about it as income insurance makes it real. If I do become disabled and I can't work, my 'income' will still be coming in. That's important."
- Participant, St. Louis

Isolating the DI conversation.



Connecting DI to a broader insurance conversation.

"I put a lot of stock in life insurance, but now I'm thinking...I may really have to switch my focus."
- Consumer, St. Louis

"I like the idea of learning about the coverage I already have through work. To be honest, I don't really understand it."
- Participant, Charlotte

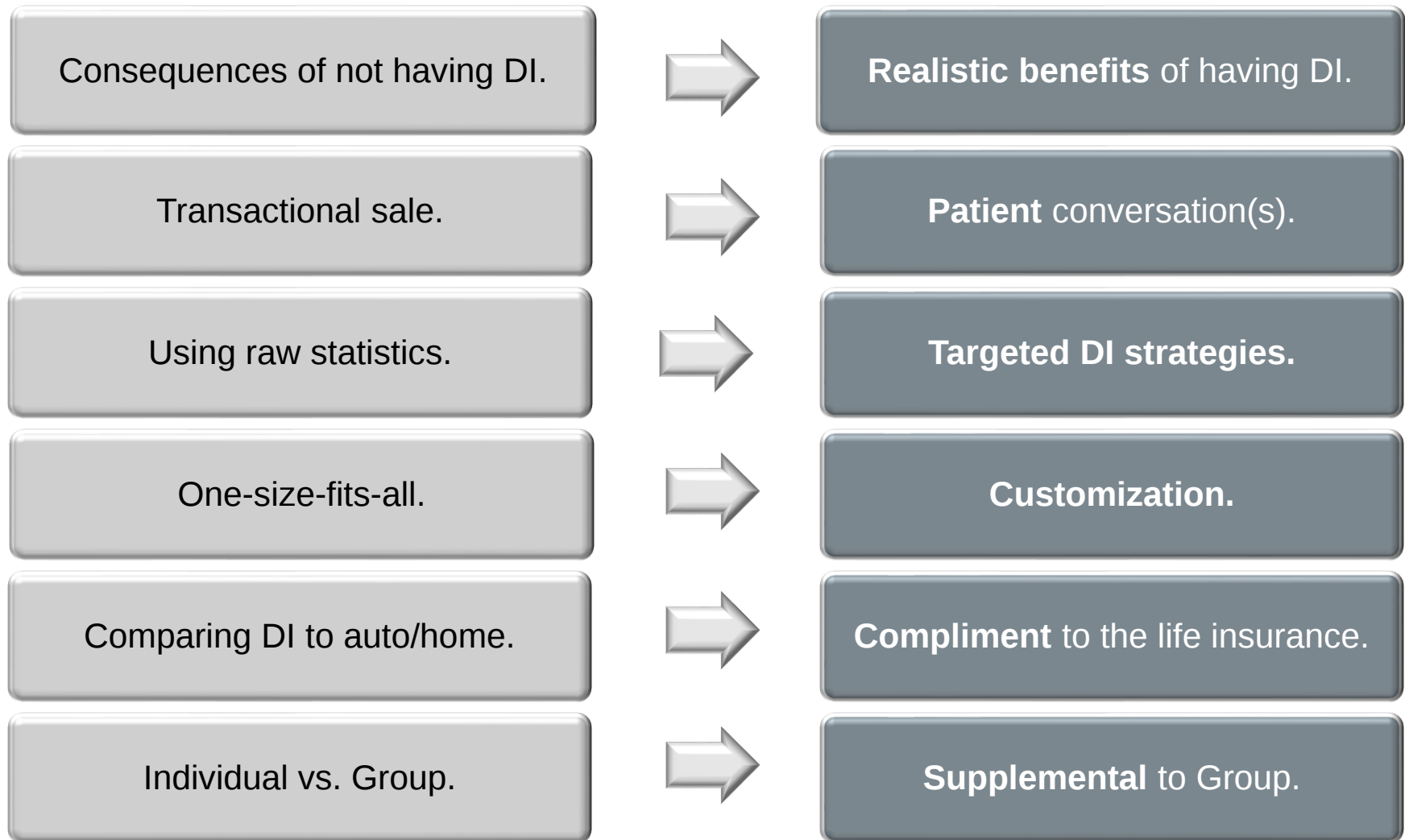
Scare tactics & unrealistic promises.



Stability.

"The reality is that your lifestyle is going to change if you become disabled, and you just want to know if you're going to be able to keep it stable."
- Participant, St. Louis

Sustain the Conversation



Building a New Conversation

- An **effective client conversation:**
 - Puts the client in control by **affirming** their smart decision to protect their income;
 - **Leading** them through a positive conversation that's focused on the benefits of DI, and ultimately;
 - **Empowering** them to make their OWN decision.

Make Your Words Meaningful

Shift Away From:

- Will not/may not/cannot.
- Scare tactics.
- Impacts of no DI.
- Selling against group DI.
- Comparisons to auto/home.
- Overly aspirational language.
- Negativity.
- High pressure.
- Uncertain financial future.
- Raw statistics.
- Focusing on the sale.
- No DI sales strategy.
- Overselling.

Shift Towards:

- Income protection.
- Stability.
- Strengthen your financial security.
- Supplemental to group DI.
- Complement to life insurance.
- Realistic benefits.
- Positivity.
- Patience.
- May not need.
- Educate.
- Empower the client.
- Targeted DI sales strategies.
- Leading.

Summary

- With a few fundamental shifts in language, producers can drive engagement and sales by:
 - Expanding the market by identifying clients most open to buying DI.
 - **Identify the right clients** using the ideal client profile - either new or within your book of business.
 - Develop a **targeted approach** to the DI sales conversation.
 - Emphasizing the right details in client-friendly language.
 - Lead clients to understand DI as their solution for **income protection**.
 - **Connect DI to the broader insurance conversation**.
 - Highlight the **realistic benefits of DI** instead of scare tactics.
 - Leading clients to think differently about DI.
 - Incorporating the client perspective into the sales conversation.
 - Avoid language landmines.
- No language can guarantee a DI sale but developing strategies to target the right clients in the right language can make more productive client conversations possible.

Post Presentation Reflection & Conversation.

Upcoming DI Connect with Us Sessions

- **Tuesday, March 4, 2025 – 11 a.m. ET – The Three Pillars of Income Protection**
- **Tuesday, March 11, 2025 – 11 a.m. ET – Redefining Asset & Income Protection**
- **Tuesday, March 18, 2025 – No Training – DI Forum Week**
- **Tuesday, March 25, 2025 – 11 a.m. ET – Step-by-Step Asset Protection & Income Continuation Policy Construction**

Key Contacts

- Your agency or brokerage manager.
- Your regional vice president.
- Your Ameritas[®] sales development Team.
- The DI sales and distribution team.