

THE AGENT'S SALES JOURNAL
& THE LIFE FOUNDATION PRESENT

PRODUCER'S GUIDE TO

Disability Insurance Awareness Month

INSIDE...

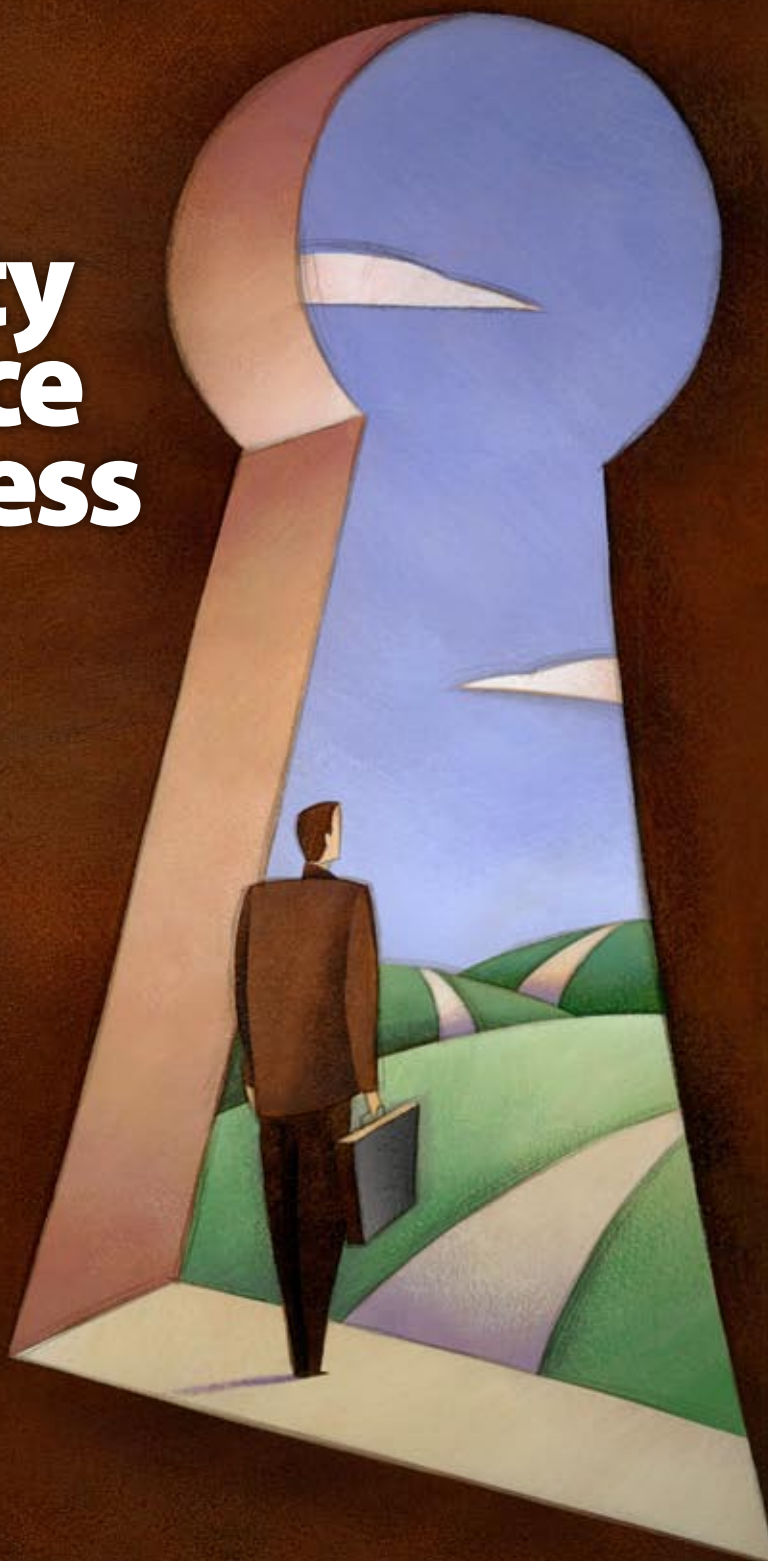
What to do all month long
(and beyond) for more DI sales

Building a hugely successful DI practice:
It's not as hard as you think

How to find qualified DI prospects today

3 steps to ensuring a smooth
underwriting process

Indispensable sales and marketing
tools for your DI business



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What is Disability Insurance Awareness Month?

BY MARVIN H. FELDMAN

With our country facing its most serious financial crisis since the Great Depression, consumers are deeply concerned about their financial futures and are seeking ways to achieve and maintain basic financial security. They are cutting expenses, as well as delaying vacation plans and other discretionary spending as they seek to rebuild lost savings.

While Americans are focusing attention on cost-cutting measures, they should also consider bolstering their insurance coverage. Especially high on their priority list should be disability insurance. Now, more than ever, consumers need to understand that their ability to earn an income is their most valuable asset. If they lose their paycheck to something other than a pink slip, how will they make ends meet at a time when their savings are depleted?

The insurance industry has a great opportunity to focus consumer attention on this issue. In May 2009, we will observe Disability Insurance Awareness Month (DIAM). As always, the campaign will strive to raise awareness of the importance of disability insurance (DI) among consumers and motivate producers to provide Americans with the coverage that so many lack.

DIAM will again be coordinated by the nonprofit LIFE Foundation. LIFE's plans include aggressive outreach to the consumer print media, radio public service announcements, advertising, a radio media tour, and a special focus on disability insurance on the LIFE Web site and blog.

The awareness-building efforts of LIFE and other leading industry organizations will be complemented by aggressive sales and marketing efforts on the parts of many leading insurance companies

and individual producers. A record number of companies and associations participated in DIAM in 2008, and we're hoping to break that record again this year.

Though the financial difficulties related to a disability are behind a significant number of home foreclosures and personal bankruptcies, insuring against it has not been a high priority for most workers. This is often because many assume they're adequately covered through Social Security, workers' compensation, or the basic benefits they receive through an employer group plan. However, there are numerous holes in the basic safety net of coverage that many have, leaving tens of millions of working Americans financially vulnerable to a disabling illness or injury.

The tremendous gap that exists between the need for disability insurance and the amount of coverage Americans carry is also due in part to the fact that many underestimate the risk of a long-term disability. According to a 2007 study commissioned by the LIFE Foundation, the probability that a white-collar worker between the ages of 35 and 65 will become disabled for 90 days or longer is nearly one in four for men and one in three for women.

This May, help those in your community understand the importance of DI and the need for insurance protection in these uncertain economic times. To learn more about DIAM and how you can get involved in the campaign, visit the LIFE Web site at www.lifehappens.org/diam.

Marvin H. Feldman is president and CEO of the LIFE Foundation. He can be reached at mfeldman@lifehappens.org.

5 Key DIAM Activities

- 1 Make selling disability insurance your priority in May. You help your clients with a variety of things, but during DIAM, make DI your primary focus. You're bound to be successful.
- 2 Use DIAM to get appointments scheduled. The best thing about DIAM is that it helps insurance professionals get in front of clients and prospects. Pointing out that May is DIAM gives clients and prospects one more reason to say "yes" to a meeting.
- 3 Reach out to the media in your area. Let the media in your community know that May is DIAM and see if they'd like to talk to you about DI. This contact will help get the word out
- 4 Tap into all available assets. Most major industry groups support DIAM in some fashion. So reach out to companies and associations you're involved with to find out what kinds of marketing resources and sales incentives they may be offering.
- 5 Just do it. If you're a talented advisor, you can sell more DI if you set your mind to it. It's that simple — so don't let the DIAM marketing opportunity pass you by.

5 Steps to Building a Hugely Successful DI Practice

BY JOHN F. NICHOLS

As we all know, most advisors shy away from selling DI. “The underwriting is too time-consuming” is one common complaint. “Besides, the product’s too complex.”

Push aside those grievances for a second, and consider this: The opportunity for you to sell DI has never been greater. That’s because most Americans, including many in your client file, have never needed the product more than they do today. Just check out these startling statistics: One-third of all people between the ages of 30 and 64 will become disabled sometime during their lives. Meanwhile, about 110 million Americans don’t even have long-term DI.

So, how can you easily offer this much-needed product and build a hugely successful practice doing so? It’s easy when you follow just five simple tips.

Tip #1: Commit to the product

This may sound obvious, but if you don’t believe in the value of the product — if the benefits of disability coverage don’t mean anything to you — you won’t have much success selling it. In my case, after a waterskiing accident temporarily rendered me a quadriplegic, I understood the value of my own DI purchase for both my family and me.

Tip #2: Build your DI team

If you consider yourself a disability specialist, your DI team may consist of people who can put you in front of such prospects as business owners and human resource directors. For example, I developed relationships with group health producers and property and casualty agents with commercial accounts. One way I met these advisors was by asking my peers for the best professionals in these fields. Another source of introduction was by networking within industry associations.

After meeting these group health and P&C producers, I would call to set an appointment to see how a strategic alliance could benefit both of us. Visiting with them at their offices gave me an idea of their businesses and how they worked. In the meeting, I would provide my background and my purpose in aligning with them — to help their clients, their business, and my own practice. By partnering with me, they would be able to offer their clients an additional product line and have my expertise at their disposal. The client wins by obtaining a valued product; the other producer wins by creating a deeper relationship with their client and a new source of revenue.

If you are not a DI product specialist, you may want to strongly consider partnering with one, as they will be able to provide you with technical product knowledge and an appropriate sales strategy. To find a qualified specialist, ask your local brokerage agency for

their top disability producers or check with the National Association of Independent Financial Advisors, MDRT, and other associations to find out who among their members are successful disability producers. Additionally, you will want to meet with the specialist to make sure you have similar business values and that your personalities will work well together. Additionally, you may ask if you can join them on one of their appointments.

Whether you are providing the expertise to another advisor or you are teaming up with a specialist, the process of prospecting is the same. First, set up appointments with business owners or human resource directors for the purpose of conducting a fact-finding interview to determine whether they would benefit from a disability product offering. The reason for building a strategic partnership with another producer or specialist is to provide your client with the best knowledge and strategies available in the disability market. As the DI industry has become more complex, it has become necessary to utilize specialists for proper benefit planning.

The compensation model that I use for these types of alliances is the model of “five 20s.” Basically, the split would be based on 20 percent of the total commission for who created the prospect, 20 for the fact-finder, 20 for the presentation, 20 for the close, and 20 for servicing.

Tip #3: Connect with HR directors and business owners within a particular industry

Because human resource directors and business owners within a particular industry tend to know each other, consider specializing in a certain field, such as legal or medical professions, accounting, architects, import/export businesses, commercial real estate, or small and medium-sized banks. These professionals may even meet as a study group and share ideas, and they can be a great source of referrals and word-of-mouth marketing.

Over the years, I have focused on the legal community and have found that the human resource director at one firm may have already heard my name before our initial meeting. Focusing on specific industries has created favorable introductions, high trust and credibility, and knowledge of the common issues within the businesses in the industry — all leading to positive relationships resulting in sales.

Other prospecting ideas that have been helpful have been participating in an industry association — such as a manufacturing association — by becoming a sponsor in their charity golf event, buying an ad in their directory that speaks to your services, and becoming a speaker/resource for members. The association’s executive director can help you learn the best ways to participate and communicate your message to your potential clients.

Tip #4: Ask the “right” questions to position the sale

I have seen the best results by asking the following questions:

- “Have you had any experience with someone unable to work due to an illness or accident? If so, tell me about it.”
- “If a partner were to become disabled, what would your firm do?”
- “What does your firm think about reverse discrimination?”
- If the business is a partnership, I might ask, “If your partner was unable to work due to an illness or injury, what would you do? What is the plan to provide income to the partner, replace your partner, or buy out his shares?”
- If a prospect has long-term disability, I might ask, “How has your rate experience been? What are the tax consequences? How does your business intend to retain your key people?”

Questions like these will help lead the prospect to tell you about their current plan and show you opportunities to improve upon it or add to it. Remember: The goal of the meeting is to gather facts and establish areas of concern or opportunities to create a better plan. It is not about product solutions. As you may know, rookies sell products; professionals help their prospects solve problems and implement solutions.



*Diana Giestler and her agent,
Tom Gearheart*

DALE GIESTLER

Dale Giestler seemed to have it all. Self-employed as a manufacturer’s representative in Marion, IN, he had recently married and

built a new home, and he had plenty of time for golf. But what made Dale happiest was family: his two teenage daughters; his new wife, Diana; and her teenaged sons.

Not wanting to leave his family’s well-being to chance, Dale purchased his first life insurance policy when his daughters were very young. To make sure his coverage kept up with his changing needs, Dale would meet periodically with Tom

Gearheart, his financial representative. Later, when Dale started his business, he followed Gearheart’s recommendation that he increase his life insurance coverage and buy disability income insurance.

Just a few years after marrying Diana, Dale was diagnosed with leukemia. When he became too ill to work, he relied on his disability insurance to pay the bills and keep the family afloat.

“Those benefits held everything together,” said Gearheart. And waiver of premium provisions on his life policies meant Dale didn’t have to pay those premiums while he was disabled.

Though Dale’s financial situation was stable, his health continued to deteriorate. As a last resort, he sought an extremely

Tip #5: Remember the line, “bunches of bananas”

So, what do bananas have to do with selling DI? Well, not many people buy one banana at a time. Furthermore, if people discover they can save money by purchasing more bananas, they’ll buy a bunch. The same idea applies to DI sales. As such, I offer wholesale rates as opposed to retail rates. By having two or three individuals purchase a disability policy within the same employer group (depending on insurance carrier), they can obtain a premium discount. This saves money for the client and can lead to referrals for you.

By mentally committing, building your DI team, connecting with the right prospects, asking the right questions, and offering the product in “bunches,” you will increase the depth of your relationships and your number of clients, as well as add more sales — putting you well on your way to reaching MDRT, and perhaps even Court of the Table.

John F. Nichols is president of Disability Resource Group. For two of the past three years, he has made Court of the Table in the Million Dollar Round Table on DI production alone. Financial professionals qualify for Court of the Table by producing at a level three times that of MDRT membership requirements. He can be reached at jfn@drgdi.com.*

aggressive form of chemotherapy. But the treatment was too much for Dale’s weakened system. He contracted a fatal blood disease and died at age 55.

Disability benefits provided for Dale’s family when he was ill, and proceeds from his life insurance have helped Diana pay off debts, cover living expenses, and make long-term financial plans. Looking back, Diana realizes that Dale’s insurance purchases were more than mere financial transactions.

“Insurance was Dale’s way of saying ‘I love you and will always be there for you,’” she said.

*For more realLIFEstories, visit
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Young, Healthy, and Insurable: How to Find Qualified DI Prospects

BY JULIE HALGREN

When you ask your clients to name their most valuable asset, chances are their immediate answer would be their home or car. But dig deeper — what is it that allows them to claim their home or car as their most valuable asset? The answer is: earning power. And without earning power, your clients' overall financial security is in jeopardy. The good news is that disability income insurance covers the potential need for income when your clients can no longer work. The bad news is that our industry appears to be overlooking the disability income needs of millions of people.

Who needs DI and when?

Protecting your clients' income-earning ability should be a priority during their working years. It's easy for consumers to believe that a disability won't happen to them, but consider this: According to the Social Security Administration, three in 10 workers entering the workforce today will become disabled before retiring.

The best time for somebody to purchase individual coverage is when they are young, healthy, and insurable — in other words, before anything debilitating happens to them. Single people may want to doubly consider DI coverage, as they do not have another source of income upon which to rely.

Another segment to look at is those clients between the ages of 24 and 45 who carry group coverage from their employer. While an employer's group disability income insurance can provide helpful income protection, it may fall short of your client's needs and the needs

of their family. Group disability income insurance typically covers only 50 to 60 percent of a worker's income, which is often not enough to maintain a lifestyle or, in some cases, even cover basic needs.

Under-protection is only one of the shortcomings of group policies. What people don't realize is that many plans require that the individual be totally disabled before benefits are paid. That means they would receive no benefits for partial disability. In addition, it is important to understand that group insurance benefits may be taxable to the recipient as income. One option available for those with group disability coverage is to "wrap around" individual DI coverage. This benefit can then supplement your client's employer-sponsored coverage if the group plan does not meet their financial needs.

In addition, given today's tough economic times, many companies are scaling back on the benefits they offer their employees in order to cover the rising cost of running a business. You can't assume your clients are receiving coverage through work anymore. It is also important to note that group disability income insurance is not portable — so if your client was to lose their job, they would not be able to take their coverage with them. And if they have specific health issues at that point, they may not qualify for individual disability income insurance.

Protecting the future

A disability can also have a major impact on your client's retirement savings. Keep in mind that if your client becomes disabled and is unable to work,

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Barry Shore and his agent, Karen Shoff

BARRY SHORE

Real estate executive Barry Shore was vacationing abroad when he began to experience severe flu-like symptoms.

Five days after returning home to Venice, CA Barry, 55, began to feel extremely weak and could barely hold a book in his hand. Within hours he had lost all movement in his body. Barry was diagnosed with Guillain-Barré syndrome, a nervous system disorder that strikes suddenly and ruthlessly, though many patients make a full recovery within months.

In Barry's case, it has been nearly a year and he's still unable to walk or

work. However, Barry hasn't allowed his physical struggles to affect his exuberant personality and contagious optimism, and he steadfastly believes that a complete recovery lies ahead. A rigorous rehabilitation regimen already has helped him regain movement in his arms.

Throughout the ordeal, one thing Barry and his wife, Naomi, haven't worried about is money. With the help of their insurance broker, Karen Shoff, they had put in place a smart insurance plan before Barry's disability struck.

Disability insurance payments now replace more than half of Barry's previous income. His long term care insurance provides more than enough to pay for 12 hours a day of in-home care

as well as physical, occupational, and water therapy not covered by his medical insurance. And Shoff also added a provision to Barry's life insurance policy that waived his premium payments once he became disabled, saving him thousands of dollars.

Barry appreciates all that the insurance has done for him, but he is especially grateful for how it has made life easier for Naomi.

Shoff marvels at her client's determination, happy to have played a role in his recovery.

"Barry has choices because he has money," says Shoff. "The ability to have real dignity is astonishing when you have insurance."

For more realLIFEstories, visit www.lifehappens.org

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The 3 DI Risk Factors: How to Ensure a Smooth Underwriting Process for Your Client

BY MICHAEL SIR

Underwriting plays a critical role in properly insuring clients for their income protection needs. It can sometimes be frustrating, however, for both you and your clients, if there are delays in the process.

If you're new to getting individual disability insurance cases underwritten or are looking for better ways to get cases through underwriting, there are steps you can take to help make the process go smoother.

The first thing to understand is that there are differences between life insurance and DI underwriting. Different factors impact a disability risk (morbidity) and a life risk (mortality). If a client has qualified for standard life insurance, it does not necessarily mean the client is a standard risk for DI. It's best, then, not to advise clients regarding DI insurability based on a life insurance action.

As an agent, you play a big part in setting client expectations and upfront communication. To streamline the process, it's important to provide all the necessary documentation and fully complete the application. When you do this, the underwriter has a well-rounded picture of your client and is better able to make the most favorable decision.

The three risk factors that are most important in underwriting disability insurance (and impact the application) are occupation, financial/income, and medical history. Here, we'll discuss each and suggest pre-screening questions you can ask clients. Getting answers to these questions gives you a better handle on your client's situation, allowing you to present accurate illustrations and set expectations. Plus, you may identify additional needs that could lead to additional sales.

Risk factor #1: Occupation

Your client's profession correlates to an occupation class, which helps determine the proper premium rate, as well as the maximum benefit amount available. Most carriers offer a range of occupation classes, and professions with less risk are often classified as preferred occupations. For example, lower occupation classes such as shipping and receiving clerks or press workers tend to require more manual duties. Preferred occupation classes, such as attorneys or executives, typically consist of little to no manual duties.

Job duties are a key component of occupation classification. If the client's profession falls between two classes, a good rule of

thumb is to make the sale based on the lower occupation class. After review, if you can return to the client and offer a higher occupation class at a lower premium, you'll be in a better position to successfully place a policy.

Ask clients:

- What are your duties at work?
- Are you self-employed? If so, for how long? How many employees do you have? What is your ownership percentage? Do you work out of your home?

Risk factor #2: Financial/income

Because disability insurance helps replace lost income, it's necessary to review financial documentation to determine a benefit amount that allows a certain standard of living while still providing the policyholder with the incentive to return to work if possible. The best sources of income documentation are the application's financial section and the applicant's federal tax returns.

Ask clients:

- What is your taxable earned income this year? What was it last year?
- Do you have any other disability coverage (for example, group short-term or long-term disability or other individual disability insurance)?

Risk factor #3: Medical

One of the best ways to make the underwriting process easier is to explore the option of a streamlined medical underwriting program. A lower benefit amount is typically available with these types of programs.

Keep in mind, however, that potentially disabling medical impairments may be less of a concern for life insurance yet require a thorough evaluation for DI. When selling DI, the following types of medical conditions should present a red flag to you, and both you and the client should proceed with the mutual understanding that the policy could be rated, ridered, or declined.

- Anxiety and other mental/nervous conditions
- Back strain/sprain and other back-related conditions
- Carpal tunnel syndrome and arthritis
- Obesity
- Seizures or strokes
- Cancer
- Emphysema
- Heart attacks
- Hepatitis
- Kidney disease or pancreatitis

Ask clients:

- What is your height and weight?

For past coverage on selling disability insurance, visit www.AgentsSalesJournal/DI

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Clients Think DI is Too Expensive? Learn How to Change Their Minds

BY GEORGE G. DAVIDSON

In these difficult economic times, it may be more important than ever for financial professionals to help their clients focus on the importance of adequate income protection. Recently, I discussed some of the market issues we are facing with two partners of The Plus Group, a network of independent disability income professionals.

According to Pat Jackson, president of Income Replacement Agency and the Michigan-area partner for The Plus Group, one of the continuing challenges facing Americans is prioritizing risk management.

"This may be particularly true in the economic climate we find ourselves in today," he said. "The question of, 'Which asset should I insure?' is coursing through the client's mind."

Jackson said recent surveys show that many Americans are more concerned with securing vision and dental insurance than

making sure their income is protected. The fact that all consumers are required to buy insurance on their homes and automobiles further reduces disposable income to pay for catastrophic events that may occur, such as a disabling accident or illness.

The common perception that DI is "too expensive" is one of the many challenges facing financial professionals as they help their client prioritize their risk management dollars.

However, a new way of thinking may help agents when reviewing the costs of personal DI.

"We may be experiencing the lowest individual disability income insurance rates we will ever see" says Jack Schmitz, a principal at DI & LTC Insurance Services and the California Bay Area partner for The Plus Group. "There are products available which are priced so low when the riders are removed, that it is my educated opinion these carriers will need to file higher rates in the near future."

This assertion by Schmitz is reflective of the recent industry trend of upgrading occupations to more favorable rate classes, which essentially results in an automatic rate decrease. This has been most prevalent with medical professionals and small-business owners. These rate changes have been significant in many cases, saving thousands of dollars a year for many clients over what the same carrier may have previously charged.

Guaranteed renewable plans in high-income markets have presented another rate-saving opportunity. For years, the large-case marketplace has been the exclusive domain of the higher-premium non-cancelable policy forms. This was driven by the desire of the main line national carriers to collect higher premiums on these

risk-laden cases. It seems, however, that the market is becoming more likely to pass on some of the pricing risk to the consumer in exchange for lower initial costs.

"Selling a guaranteed renewable contract with an 'own occupation and not engaged' definition and including the loss of earnings (residual) provision can save the client 25 to 50 percent over a comparable non-cancelable policy with the 'own occupation' definition and the same loss of earnings provision," said Schmitz. This pricing differential may mean offering products with another carrier than you originally proposed, he said, but the savings could make up for it.

“It should be clear to your clients that without regular earned income, they will not be able to save for future plans or even for retirement.”

Even with more traditional non-cancelable products, rates have continued to be moderate. Jackson said that a 45-year-old man in one of the preferred occupation classes who is earning

\$100,000 per year can insure 60 percent of his income on a tax-free basis for as little as \$1,600 per year.

"His income is protected for less than 2 percent of his gross income," Jackson said. "This is very important when you consider that the income to pay for the premium on other insurable assets comes from current earned income. Not only does one's current income pay for insuring those assets, it also pays for the debt service on them."

It should be clear to your clients that without regular earned income, they will be unable to fund their current lifestyle. They will not be able to save for future plans or even for retirement. Their ability to earn an income drives every decision in their financial plan. It is the gas to the engine of life, and it all grinds to a halt when it runs out.

The cost of not insuring your client's income could be catastrophic. According to the Health Insurance Association of America, 8 million American adults have some disability that prevents them from working. Having appropriate income protection coverage will help alleviate the financial nightmare that will surely ensue.

When your client takes your advice and purchases adequate disability insurance, they will be protecting themselves from future damages — and taking advantage of the most competitive pricing seen in years will make them quite happy with your advice for some time to come.

George G. Davidson is president of the DI brokerage agency SecuraDI Consultants, a Plus Group partner. He can be reached at 952-224-5400 ext. 209.

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they are not eligible to contribute to their employer-sponsored plan (such as a 401(k)). Also, the employer cannot make any additional contributions (matching dollars) to the plan.

Many people believe that Social Security disability benefits will care for them if they become disabled. But the fact is that fewer than half of the 2 million workers who applied for Social Security Disability Income in 2006 were approved, according to the Social Security Administration. Among those who did qualify, only a portion of their income was replaced.

Beyond the cubicle

In the world outside the home, a parent may be eligible to protect their income through disability income insurance protection provided by an employer's group plan, individual contracts, or both. But what about stay-at-home parents?

Some companies are recognizing that even though stay-at-home spouses don't provide income in the traditional sense, they make huge financial contributions to their families. Any illnesses or injuries that may befall these hard-working individuals can wreak havoc on family finances. There is an untapped opportunity, then, to ensure that these individuals are protected against the financial hardship of a prolonged illness or injury.

A few companies are offering disability income protection to stay-at-home spouses without requiring them to validate a source of income. The offer may be limited or have short-term benefits, but the coverage enables the household to recover or make other arrangements should the stay-at-home spouse become disabled.

Identifying the best candidates for DI coverage and your strategy for assessing their needs is the first step in successfully offering these products to those who need them.

Julie Halgren is director of protection product marketing for Thrivent Financial for Lutherans. She can be reached at julie.halgren@thrivent.com.

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- Do you take any medication?
- Do you have a history of any illnesses or conditions?

Non-medical issues may also be a factor, such as tobacco use, driving record, leisure activities that might be considered hazardous (e.g., hang gliding, scuba diving, auto racing, etc.), and residency status.

The end result

Disability applications can result in a policy being issued as applied for, issued other than as applied for (modified), or declined. In addition, the following can happen:

- An exclusion rider may be added
- The elimination period, benefit period, monthly benefit, and/or occupation class may be changed
- The benefits provided by riders may be adjusted

If you need to place a modified offer, be sure to reiterate with clients the importance of income protection and that some coverage is better than no coverage. Depending on the modification, the case could be re-evaluated at a future date.

Partnering with your underwriter can assure your case gets evaluated fairly, underwritten smoothly, and issued quickly, leading to an easier sale for you and satisfied clients. In addition, make sure to ask the client plenty of questions — even more than you think you should — fully complete the application, and set expectations up front. With those steps, you'll know you did all you could to achieve a fair underwriting decision in your client's DI application.

Michael Sir is disability income regional vice president for the Principal Financial Group. He can be reached at sir.michael@principal.com.



Cindy and Matt Wrenn

CINDY WRENN

Cindy and Matt Wrenn were days away from closing on their dream home when disaster struck. Cindy, 28, suddenly fell ill while

teaching a real estate class and was rushed to the hospital. She was stricken with a brain aneurysm, and during surgery, she suffered a stroke.

With Cindy in critical condition and fighting for her life, the house closing seemed out of the question. It was unclear whether Cindy would survive, let alone return to her job at a real estate title company. Matt's teaching salary wasn't enough, on its own, to qualify for

the mortgage.

Knowing how much the home meant to Cindy, Matt contacted his insurance agent, Gillian Lotz, who had helped the couple purchase disability insurance policies. Lotz pointed out to the lender that Cindy's individual coverage, combined with the disability benefit she received from her employer, would replace 70 percent of her salary until she turned 65. The loan was approved.

Cindy's recovery was nothing short of miraculous. A month after the stroke, Cindy was released from the hospital, and a few weeks later, she moved into her new home in picturesque rural Maryland. Just four months after the saga began, Cindy was able to return to her job on a part-time basis. The income Cindy earned

allowed her to move from a full to a partial disability claim.

Today, Cindy is off claim and in good health, and she owns her own title company. Matt is a state fire marshal. They also are proud parents of a 1-and-a-half-year-old daughter, Sarah. If disaster should ever strike again, Cindy plans to keep her disability policy in force until she retires, and she pays the same premiums that she paid before she became ill.

"When you're in your 20s, you don't think of such things as disability insurance," says Cindy. "I'm so thankful that I had it."

*For more realLIFEstories, visit www.lifehappens.org
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5 DIAM Sales Tools from the LIFE Foundation

THE LIFE FOUNDATION HAS AN ENTIRE CATALOG OF EDUCATIONAL AND MARKETING MATERIALS AVAILABLE FOR MEMBERS TO USE DURING DISABILITY INSURANCE AWARENESS MONTH. FOLLOWING ARE FIVE SALES SUPPLEMENTS OTHER ADVISORS HAVE USED IN THE PAST, ALONG WITH THE RESULTS THEY SAW.

An Extra Push When You Need It

Even after 35 years in the business, I sometimes need a bit of extra help. I was trying to get one of my clients, a young nurse practitioner, motivated to buy income protection. I had gotten just to a point, but I couldn't get over the hump to get her to sign on the dotted line. So I sent her the "What You Need to Know About Disability Insurance" brochure in the mail with a note that read, "This info might be helpful" — without referencing DI at all. Then, I followed up with a phone call. At that point, she was happy to make an appointment and seal the deal. The brochure is self-evident. Just looking at the statistics, clients can see the chances of becoming disabled and why they need this important protection.



— Terry Anderson, Anderson Associates, Houghton Lake, MI

Big Results with Small Employers

I work with small employer groups and use the various DI handouts produced by the LIFE Foundation — especially the testimonials — to create a need, so my prospects can see something firsthand. We're selling an intangible, and a picture is worth a thousand words.



I create a binder with these handouts that they can look through. I may tack them to the bulletin board at the workplace, and I often hand them out. Then, when I'm in front of these groups, I ask, "If you can't come to work tomorrow, how long will you be able to pay your bills? And if you can't come in, is your employer going to continue to send you a paycheck?" I give them a few minutes to think about that and then ask, "If you can see a need, then let's sit down and talk." I don't do a hard sell. If they aren't interested this time, I may get to them the next.

The truth is that life insurance is much more accepted than DI. Society accepts that death happens to everyone. Fewer people own disability than life insurance. But I ask my prospects, "How are you going to pay for life insurance — much less anything else — if you become disabled? You have a much better chance of becoming disabled before age 65 than dying."

— Michael Haning, AIG/American General, Portland, OR

Young Clients Are Not Immune

To illustrate the importance of disability insurance, especially to younger clients, I use the RealLIFEstory one-pager that features Cindy Wrenn's story. It has a personal connection because she's

my client and one of my best friends. Her claim happened when I'd been in the business only three years. I was 25; she was 28. It was my first claim, and it hit me very hard. I use it with young professionals, especially those younger than 30. They often feel that disability won't affect them, but the reality is, it does.



— Gillian Lotz, New York Life, Columbia, MD

Highly Compensated Executives Need More Coverage

What we try to stress with our business clients, especially the highly compensated members of the firms, is that their long-term disability insurance policy really discriminates against the highly compensated. We use the (LIFE) DI fact sheets, and they've had a very good reception. Business owners are amazed at how little of their income is protected by the group policy they have in force. When we use the "How Much Disability Insurance Do You Need?" worksheet, it shows an obvious need for them to supplement their group coverage with an individual policy, and we're able to sell a fair amount of individual long-term DI.



— Dick Harlow, Harlow Group, Reston, VA

Let People Do Their Own Math

We've spent more than 30 years involved in disability insurance, with a focus on business owners. If we're talking to someone new about the need for DI, we'll often refer them directly to the LIFE Web site so they can do the math on their own with the needs calculator. I started using the LIFE Web site for the life insurance needs calculator and discovered that we were selling policies about 50 percent more than I thought we would because people were doing the math on their own. Now, we're doing the same with the DI needs calculator. If the prospect isn't Internet-savvy, we ask that a person in their office do the math for them, which gains us an immediate ally. We also use this method with current clients who we're trying to convince that it's time for them to address their disability needs or to update them. If you can convince them to do the math themselves, the sale will be made without any problems.



— Matthew Tasse, Burwell and Burwell, Portland, ME