

Case In Point:

DI Retirement Protection

Background

After closing a \$12 million employer-sponsored 401(k) plan, the producer asked the company CEO what would happen to his 401(k) contributions if an injury or illness made it impossible for him to work. The answer was simple: **his contributions would stop**. After explaining a disability income insurance solution – DI Retirement Security - that could help address this gap, the CEO wanted to purchase a policy for himself and also make it available to his employees.

Solution

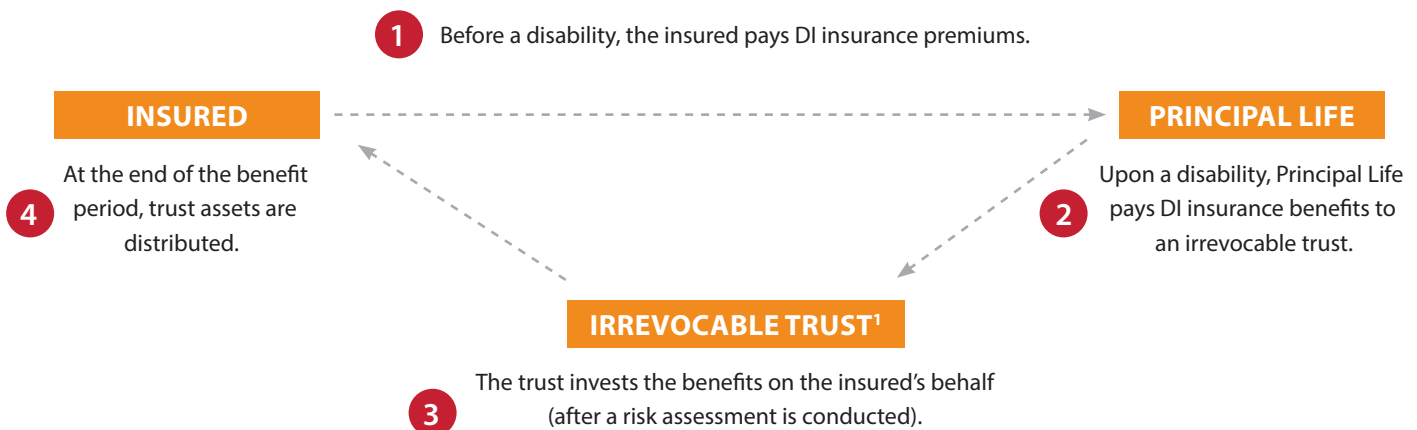
The producer spoke with employees about purchasing voluntary DI Retirement Security to help protect their retirement contributions in the event of a qualifying disability. With 12 employees enrolling in the DI Retirement Security solution, they were able to participate in the Guaranteed Standard Issue (GSI) sales program and received a 20% Multi-Life Discount and 10% Mental/Nervous and Substance Abuse Disorder Discount.

Compensation¹

The case generated \$7,509.50 in first year premium, equating to approximately \$3,379 in first year commission. There is potential to earn an additional \$1,502 in renewal commissions over the next five years.

¹ Assumes 45% first-year commission rate, 100% persistency, no annual coverage increases, Series 700 compensation.

How DI Retirement Security Works



¹ For more information, visit: https://www.bankerstrust.com/btportfolios/new_home.html

*Information for Advisor/Agent Use Only.

di done right

4444 ZION AVENUE • SAN DIEGO, CA 92120
800-898-9641 • www.diservices.com

disability
insurance
services **dis**