

The Disability Insurance Services **Broker Kit**



di done right

disability
insurance
services **dis**

The Winning DI Sales Game Plan

Score More With a Champion DI Team Behind You

Whether you're an independent broker or a large marketing organization with hundreds or even thousands of producers, you know that developing DI expertise and selling proficiency is a challenge. Fortunately we're here to manage the offense and defense so you have more time to execute your game plan. Once you experience our highly developed, end-to-end suite of services, you'll see – nothing in the industry compares. We look forward to helping you uncover your true potential.

1 Effective DI Training

- ✎ Articles
- ✎ Webinars
- ✎ Videos on demand

2 Free Co-Selling Service

- ✎ Our DI experts are ready to help you in any capacity, any time.

3 Automated Lead Generation

- ✎ Computer assisted marketing
- ✎ Online quote engine

4 Proven DI Sales Playbook

- ✎ Letters and fliers
- ✎ Proven sales scripts and ideas

5 Smart Offensive Case Design

- ✎ Live phone support
- ✎ Pricing and packaging ideas

6 Quick-Hitting 24-Hour DI Proposal Turnaround

- ✎ Fast, convenient online quote engine

7 Powerful DI Product Line-Up

- ✎ Access to most of the nation's leading carriers and products

8 The Game Changer: Analyzer Comparison Tool

- ✎ Quick, easy product and price comparisons

9 Winning Plan Formation

- ✎ Associations and groups
- ✎ Medically impaired, high risk and other complex cases

10 Strong Case Management Line of Defense

- ✎ Weekly status reports

11 Satisfaction Guaranteed

- ✎ No risk relationship: If you are ever unhappy, you're free to leave.
- ✎ Experience DI Done Right!!



Three Secret Sales Weapons to Help You Grow Accelerate Your Success With Free Automation

In addition to great products and services, DIS equips you with three secret sales weapons you won't find anywhere else. Integrate these three FREE tools into your DI sales strategy to accelerate your success.

1

DI Quote Engine

Automate quote generation.

Add a private-label quote engine to your website and email signature.



Is Your Paycheck Protected?
Get A Disability Insurance Quote Now.

2

DI Analyzer

**Present quotes confidently with
The Analyzer – side-by-side
comparison tool.**

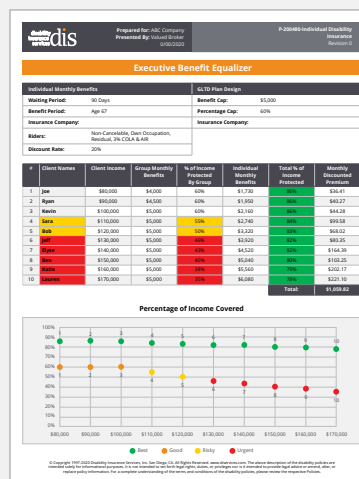
- Enjoy 24-hour response on every proposal – guaranteed!
- You no longer have to worry about shopping the market and struggling to make product and rate comparisons. The Analyzer does all the work, saving time and making client presentations a breeze!

1. Base Benefit	Platinum Advantage	Principal	Ameritas
2. EDB	\$2,000	\$2,000	\$2,000
3. Total Benefit	\$2,000.00	\$2,000.00	\$2,000.00
4. Elimination Period	90 days	90 days	90 days
5. Benefit Period	To Age 67	To Age 67	To Age 67
6. Renewability	Noncancelable	Noncancelable	Noncancelable
7. Open Occ Definition	Yes	Yes	Yes
8. Residual Benefits	Enhanced Residual	Enhanced Residual	Enhanced Residual
9. Future Insur. Options	As Benefit Increase Rider	As Benefit Update Rider	As Benefit Update Rider
10. AIB	Yes	Yes	Yes
11. COLA	Up to 3% CPI (compound)	Up to 3% CPI (compound)	2% (simple)
12. Mental Wellness Limit	Same as benefit period	Same as benefit period	Five years unless hospitalized
13. Catastrophic Rider	Yes	Yes	Yes
Unique Provision	Potential Cash Benefit Student Loan Rider	Supplemental Health Benefit	Cash Benefit Student Loan Rider
Potential Benefit Payout	\$2,285,000.00	\$2,285,000.00	\$2,285,000.00
Premiums	Annual: \$1,000.00 Monthly: \$83.33 Cost per \$100 of Benefit: \$100.00	Premiums Annual: \$1,000.00 Monthly: \$83.33 Cost per \$100 of Benefit: \$100.00	Premiums Annual: \$1,000.00 Monthly: \$83.33 Cost per \$100 of Benefit: \$100.00

3

DI Equalizer

Our exclusive Executive Benefit Equalizer tool helps you quote Executive DI benefits and illustrate the disability risk that so many highly-compensated executives face.



Why wait another day?

Email us at info@diservices.com to deploy these tools today!

Where to Find Your Next IDI Prospect

Booming Industries

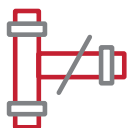


STEM Industries

The median annual wage for STEM occupations is **\$86,980** – compared to **\$38,160** for non-STEM occupations.¹

PRO Tip:

Prove the need for DI with stats that show the high odds of disability.



Skilled Trades (plumbers, electricians, etc.)

Plumbers, pipefitters and steamfitters have a **2019** medial salary of **\$55,160**.²

PRO Tip:

This group may not need pricey own occupation policies. Ask us about more affordable options.



Medical

Healthcare occupations are expected to grow by **15%** between 2019 and 2029.³ Nurse anesthetists, midwives and practitioner jobs have a **45%** expected job growth.⁴

PRO Tip:

Ask DIS about Graduate Medical Education opportunities.



Dental

Dental hygienists earned a 2019 median salary of **\$76,220**, and job growth is faster than average at **6%**.⁵

PRO Tip:

Sharpen rates with multi-life DI. Quote hygienists along with the dentist.



Corporate Execs

Chief execs earn a median annual wage of **\$193,850**, with some industries providing even higher salaries.⁶

PRO Tip:

Use the Executive Benefit Equalizer to illustrate the extreme exposure of high earners.

Needs by Age



Early 20s: Lock in low rates for young professionals and add FPO to protect future income increases.

Late 20s to 30s: The need for coverage exists but it must be affordable.

40s to 64: Coverage limits should increase with income and responsibilities.

65 and older: According to AARP, roughly 20% of people who are 65+ are still working, and they still qualify for coverage.

Needs by Income Bracket

Under \$50k: May not be able to afford coverage.

\$50K and up: Good candidates.

\$100k -250k: Higher earners need additional coverage

\$250k and up: May require multiple policies to max out protection.



Sources:

1. <https://www.bls.gov/emp/tables/stem-employment.htm>

2. <https://www.bls.gov/ooh/construction-and-extraction/plumbers-pipefitters-and-steamfitters.htm>

3. <https://www.bls.gov/ooh/healthcare/home.htm>

4. <https://www.bls.gov/ooh/healthcare/nurse-anesthetists-nurse-midwives-and-nurse-practitioners.htm>

5. <https://www.bls.gov/ooh/healthcare/dental-hygienists.htm>

6. <https://www.bls.gov/oes/current/oes111011.htm>

7. Generation definitions based on Pew Research Center: <https://www.pewresearch.org/fact-tank/2019/01/17/where-millennials-end-and-generation-z-begins/>

NO is Never the Answer

DIS Says YES to High Risk & Medically Impaired Applicants

Tell previously declined clients "YES" with our simplified issue DI. Ninety-eight percent of applications are approved and issued with no exam, blood work, HOS or inspection report.

Key advantages:

- ➔ Anti-depressant users OK
- ➔ Own-Occ. definition
- ➔ 30, 60, 90 or 180 day waiting periods
- ➔ Two-, five- and 10-year benefit periods
- ➔ 30-day policy issuance!

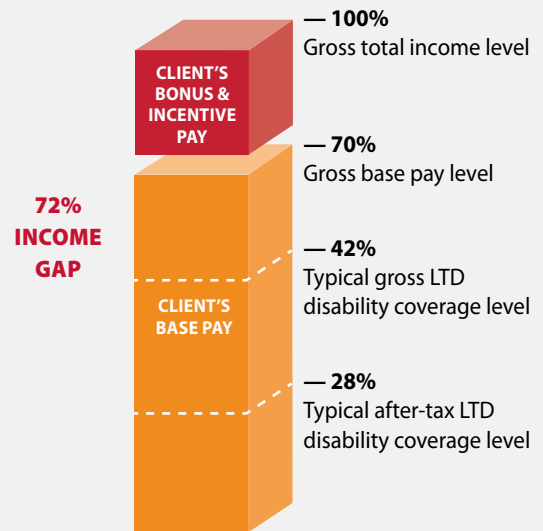
Acceptable risks include:

- Alcoholism
- Angioplasty
- Anxiety
- Arthritis
- Bipolar disorders
- Cancer
- Cerebral palsy
- Heart bypass
- Diabetes
- Drug abuse
- Epilepsy
- Fibromyalgia
- Hepatitis
- Lupus
- Kidney transplant
- Obesity
- Rheumatoid arthritis
- Sleep apnea

We also have great markets for high-risk and high-claim occupations, including, but not limited to:

- Actors
- Air traffic controllers
- Ambulance drivers and emergency personnel
- Bail bondsmen
- Firemen
- Highway workers
- Oil drilling workers
- Pilots and flight attendants
- Police and security pros
- Professional athletes
- Rodeo workers
- Miners
- Tree trimmers

DI: Essential Even If Clients Have LTD at Work



Clients who only have LTD have income gaps as high as 72 percent. Supplemental DI Buy-Up plans fill this gap.

Have a challenging case? Ask DIS before you say NO.

Where to Find Your Next Executive Benefits Prospect



Groups of 5+



Companies that have LTD



Professional Organizations



Companies with high earners

Which types of firms are the best fit?



Lawyers
& Accountants



Engineers
& Architects



Banks
& Financial Firms



IT
& Consulting Firms



Medical
25+ Offices

How do I use the Executive Benefit Equalizer?

Step 1



Gather your
group census.
Simple!

Step 2



Upload your census through
the secure upload on our website.
Easy!

Step 3



Receive your Executive Benefit
Equalizer analysis from DIS.
Shocking!

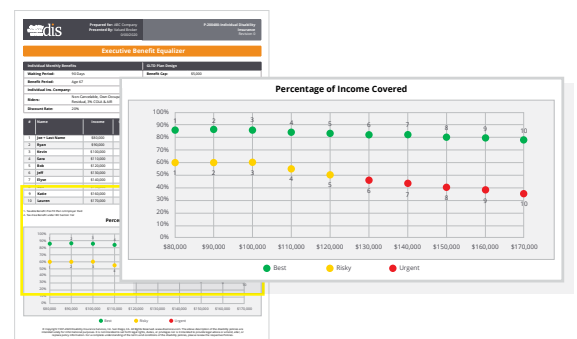
Step 4



Present the Executive Benefit
Equalizer to your client(s).
Success!

The Executive Benefit Equalizer helps you illustrate the extreme disability risk that so many highly-compensated executives face when their LTD cap leaves them severely underinsured.

You're going to love it!





With DIS Inside, Anything is Possible

⚡ Supercharge Your DI Sales Results ⚡ with Our Free Co-Selling Service!

Here's How it Works

Step 1:
Identify Client

Step 2:
Request Illustration
through DIS

Step 3:
Present to Client &
Secure the Sale

Step 4:
Complete Application &
Submit to Underwriting

- You can involve our in-house licensed agents at any step of the process, in any capacity. We can answer questions and support you, or we can lead the presentation so you can watch and learn. **You** decide.
- Our goal is to help you provide your clients with a premier level of service while increasing your closing ratios.
- Our services are available at **no cost** to you.



Ready to get started? Contact Joshua Morrison, DIA

Email: jmorrison@diservices.com **Phone:** 619-398-8431

Calendly: <https://calendly.com/dis-jmorrison>

Carrier and Product Options

DIS partners with the nation's leading carriers to ensure you get the best product and the best price for every client. With DIS, you have access to a wide range of carriers and products as shown in the chart below.

Products	AMERITAS	ASSURITY	FIDELITY SECURITY	ILLINOIS MUTUAL	LLOYD'S OF LONDON	MASS MUTUAL	METLIFE*	MUTUAL OF OMAHA	PRINCIPAL	THE STANDARD
Individual DI	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Business overhead	✓	✓		✓	✓	✓			✓	✓
Disability buy-sell					✓	✓			✓	✓
Key person DI					✓				✓	
Retirement plan DI					✓	✓			✓	
Bank loan DI	✓				✓				✓	
Impaired risk		✓	✓		✓					
Features	AMERITAS	ASSURITY	FIDELITY SECURITY	ILLINOIS MUTUAL	LLOYD'S OF LONDON	MASS MUTUAL	METLIFE*	MUTUAL OF OMAHA	PRINCIPAL	THE STANDARD
Non-cancelable	✓	✓		✓		✓	✓	✓	✓	✓
Own-Occ. to age 65 or 67	✓	✓				✓	✓	✓	✓	✓
Age 66/67/70 benefit period	✓	✓		✓		✓	✓	✓	✓	✓
Full MNAD (except CA)				✓		✓		✓	✓	✓
Catastrophic rider	✓	✓		✓		✓		✓	✓	✓
Residual rehabilitation	✓							✓		✓
Return of premium		✓		✓				✓		
Markets	AMERITAS	ASSURITY	FIDELITY SECURITY	ILLINOIS MUTUAL	LLOYD'S OF LONDON	MASS MUTUAL	METLIFE*	MUTUAL OF OMAHA	PRINCIPAL	THE STANDARD
Physicians	✓				✓	✓	✓	✓	✓	✓
Business owners	✓	✓		✓	✓	✓	✓	✓	✓	✓
White collar	✓	✓		✓	✓	✓	✓	✓	✓	✓
Blue/gray collar	✓	✓	✓	✓	✓			✓	✓	✓
Business in home	✓	✓		✓	✓	✓			✓	✓
Athletes & entertainers					✓					
Programs	AMERITAS	ASSURITY	FIDELITY SECURITY	ILLINOIS MUTUAL	LLOYD'S OF LONDON	MASS MUTUAL	METLIFE*	MUTUAL OF OMAHA	PRINCIPAL	THE STANDARD
Multi-life discounts	✓	✓		✓	✓	✓	✓	✓	✓	✓
Large case discounts					✓	✓	✓		✓	✓
Guaranteed issue plans	✓				✓	✓	✓	✓	✓	✓
Association endorsements	✓			✓				✓	✓	
Hospital endorsements										✓
Medical resident plans	✓				✓				✓	✓
Foreign travel/residence					✓					
Business owner upgrade	✓	✓		✓		✓		✓	✓	✓

Some features may not be available in all states with all products.

*MetLife available for multi-life GSI cases and legacy policyholder services only.

DIS Commission Schedule

Company	Type of Coverage	1st Year Commission*	2-10 Year Commission*		
Ameritas	Individual DI* (DInamic Foundations)	50%	10%		
	Guaranteed Renewable 2A/M-B	40%	10%		
	DInamic Fundamental (Issue ages 18-49)	40%	10%		
	DInamic Fundamental (Issue Ages 50+)	30%	10%		
Assurity	Individual DI* (Century Plus Product)	60%	5% (Year 2)	2% (Years 3-10)	
	Simplified DI	60%	5%		
	Graded benefit	35%	4%		
	Critical illness	60%	3%		
Fidelity Security (Graded benefits for impaired health risks)	Individual DI only	30%	4%		
Illinois Mutual	Individual DI / BOE	50%	<u>CYs 2-5</u>	<u>CYs 6-10</u>	
			10%	7%***	
Lloyd’s of London	Individual DI / BOE / DBO / BLP / KP	5-15%**	10% for remaining years of policy term**		
Mass Mutual	Individual DI (Radius Choice) Business overhead/Buy sell Retire Guard	<u>1st Year</u>	<u>2-5 Years</u>	<u>6-10 Years</u>	
		55%	5%	2.5%	
		55%	5%	2.5%	
		65%	8%	2.5%	
MetLife	Individual DI ¹ / (GSI only - commissions will vary by case. Contact us for details.)		<u>CYs 2-5</u>	<u>CYs 6-10</u>	
		55%	5-15%****	3-7%****	
		4%	4%	4%	
Mutual of Omaha	Individual DI / BOE / DBO	50%	5% (Years 2-5)	5% (Years 6-10)	
	LTC	55%	4% (Years 2-10)		
Principal	Individual DI - California	<u>CLASS</u>	<u>1st Year</u>	<u>2-3 Years</u>	<u>4-10 Years</u>
		5A, 4A	50%	13%	8%
		3A	50%	10%	8%
		2A	40%	10%	8%
	Individual DI - non-California	<u>CLASS</u>	<u>1st Year</u>	<u>2-5 Years</u>	<u>6-10 Years</u>
		5A - 3A	50%	5-15%****	5-13%****
		2A - A	45%	5-15%****	5-13%****
The Standard	Platinum Advantage – Non-Can / BOE / DBO	50%	5-15%****		
	Platinum Advantage – Guaranteed Renewable	45%	5-15%****		

* Compensation rates may vary on cases issued with premium discounts. ** Certain risks or affiliate relationships may reduce commissions. *** Requires active production. ****Based on DI FYC in year written.

*****Commissions subject to change based on applicable state insurance regulations. ¹ Only applies to legacy policies.

Get started today! Call 800-898-9641 or email info@diservices.com.

See the Proposal Request Form on the next page, so you know what information to collect from clients!

DIS Proposal Request Form— Quotes within 24 hours guaranteed!

See New Resources and Our Latest
Giveaway at diservices.com!

e-mail completed form to quotes@diservices.com
fax completed form to 619-325-8444



New Feature: To receive text alerts when your quotes are ready, please provide your cell phone below.

Broker Information

Today's Date: _____ How did you hear about us? ☐Affiliate ☐Direct Mail ☐Email ☐Ad ☐Broker ☐Other ☐Not sure

Broker's Name (as name should appear on proposal): _____ Affiliation: _____

Address: _____ Cell Phone: _____ Office Phone: _____

City: _____ State: _____ ZIP: _____

Email to: _____ Email copy to: _____

Client Information

Client Name: _____ DOB: _____

Sex: ☐M ☐F Tobacco User: ☐Yes ☐No State: _____

Gross Annual Income (W-2): \$ _____ - **OR** - Net Annual Income (Self-Employed): \$ _____ Pension Income: \$ _____

Occupation: _____ Work at Home: ☐Yes ☐No % of time: _____

Occupational Duties: _____

Company: ☐Business Owner / Self-Employed ☐C-corp Number of Employees: _____ Years in Business: _____

Government Employee: ☐Yes ☐No Years of Government Employment: _____ ☐Federal ☐State ☐County ☐City

Group LTD in Force: ☐Yes ☐No Monthly Amount: \$ _____ ☐60% ☐67% Employer Paid: ☐Yes ☐No

Individual Coverage in Force: ☐Yes ☐No Monthly Amount: \$ _____ To Remain in Force: ☐Yes ☐No Carrier: _____

Medical Issues or Other Comments: _____

Individual Disability Policy

Who Will Pay the Premium? ☐Employer ☐Employee Monthly Benefits: \$ _____ Client's Monthly Budget: \$ _____

Elimination Period: ☐30 ☐60 ☐90 ☐180 ☐365 Benefit Period: ☐2 Yrs. ☐5 Yrs. ☐To age 65 ☐66/67 ☐70

Benefit Riders: ☐SSIB _____ ☐Residual Benefits ☐COLA ☐Non-cancelable ☐Return of Premium ☐CAT _____

☐Own-Occ. ☐Future Purchase Option ☐Automatic Increase Benefit (AIB) ☐Student Loan ☐DIS Recommendation ☐No Riders

Would you like a long-term care insurance quote as well? ☐Yes ☐No Critical Illness Quote? ☐Yes ☐No

Overhead Expense Policy

Monthly Benefit: \$ _____ Elimination Period: ☐30 ☐60 ☐90 Benefit Period: ☐12 mos. ☐18 mos. ☐24 mos.

Benefit Riders: ☐Residual Benefits ☐Future Purchase Option

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Many Offices to Serve You Throughout the U.S.

San Diego Headquarters

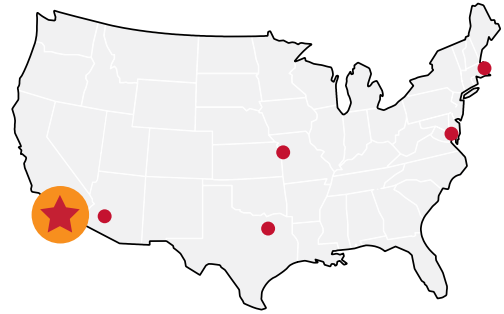


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