

Disability Income Insurance

“Stand Out from the Crowd”

Brock Falconer
Western Region DI Manager



THE NEW NORMAL??

Zoom Meeting

Audio only



With video



JUST FINISHED ANOTHER HOUR AND
A HALF ZOOM MEETING



THAT COULD HAVE JUST BEEN 5
MINUTES LONG

makeameme.org

Virtual Tools for DI

Digital Tools to Help You Sell!

We're here to equip you to conduct business more efficiently—both in a virtual arena and face-to-face. Below are some of our digital tools you can leverage to sell successfully.

Agent Forum

Log in to our web-based agent portal, the Agent Forum, at *Agent.IllinoisMutual.com* to find these tools and much more! If you haven't signed up yet, please see page 2 for registration instructions to add these digital capabilities to your sales process.

Electronic WebApp

- Automatically populates clients' information by pulling directly from the illustration
- Results in a faster underwriting decision by assisting you in submitting a fully completed application



Protecting the Foundation



Mortgage



Utilities



Groceries

The M.U.G.[®] Plan

THE M.U.G.[®] PLAN

What is the M.U.G.[®] Plan?

While some monthly expenses can be reduced or eliminated during times of financial stress, generally M.U.G.[®] expenses – that is mortgage, utilities, groceries – must be paid. The M.U.G.[®] Plan from Illinois Mutual is an easy-to-understand sales concept designed to show your clients how DI can help them cover their basic monthly expenses in the event of Total Disability.



Mortgage

+



Utilities

+



Groceries

The M.U.G.[®] Plan

How can you approach new clients with the M.U.G.[®] Plan?

If you currently sell DI and are looking for a fresh approach to reaching clients interested in basic DI protection, the M.U.G.[®] Plan is a great fit. **Just ask!**

NEW!!! Mirror Program

- AGENTS: Be Your Favorite Client!
 - ✓ Counts towards incentives
 - ✓ Receive a 5% premium discount
 - ✓ For agents just starting out, if they don't have the income yet to qualify – we are offering a “starter” policy!
 - ✓ Up to \$1,000 per month benefit
 - ✓ 2 year benefit period
 - ✓ Any elimination period

Own A Free DI Policy?

- If your premium is \$50/month
- Make a goal to sell at least 1 additional DI policy with an equal premium commitment. Bingo: your own policy premium is covered
- Bonus: Add Return of Premium to your policy. Get 100% of your premiums back (minus any claims)!!



5/7/2020

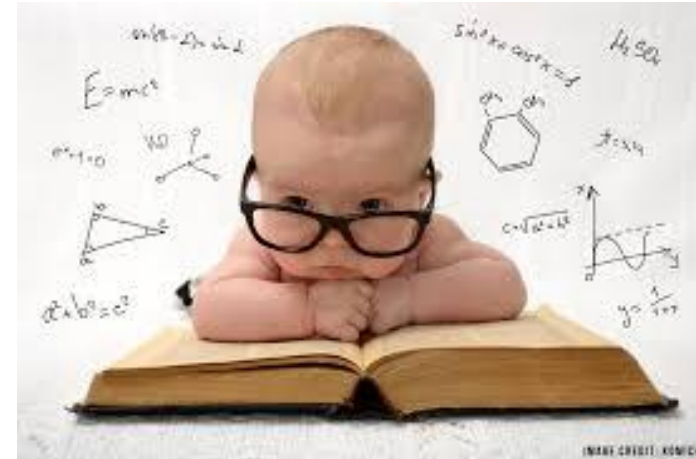
For Agent Training Only

ILLINOIS MUTUAL

8/19/2020

For Agent Amusement & Training Only

Premium Reimbursement Concept : Baby Math



Clients Income: 50k

Benefit Amount: $60\% = \$2500/\text{mo}$

Premium: 1% of income = \$500 annually

Premium over 10-yrs: 5k

Reimbursement: 100% after 2-mos of claim
($2500/\text{mo}$ for 2/mo = 5k)





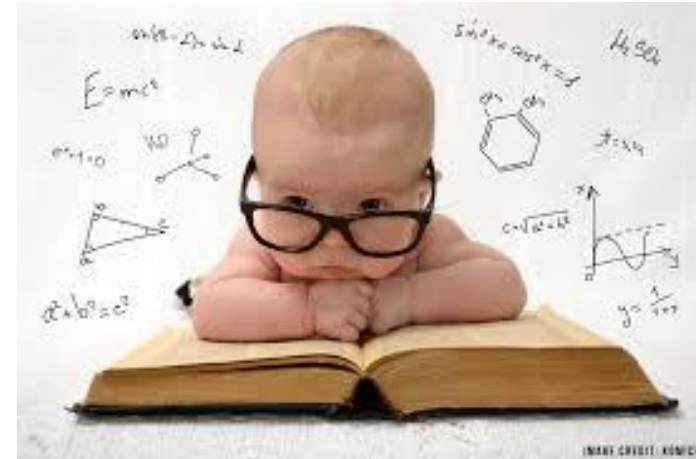
IML DI + ROP ... A WINNING COMBINATION

**Illinois Mutual has
returned more than
\$143 million in
premiums to Return of
Premium DI policy-
owners as of December
31, 2019.**



Premium Reimbursement Concept :

Baby Math + ROP



Clients Income: 50k

Benefit Amount: $60\% = \$2500/\text{mo}$

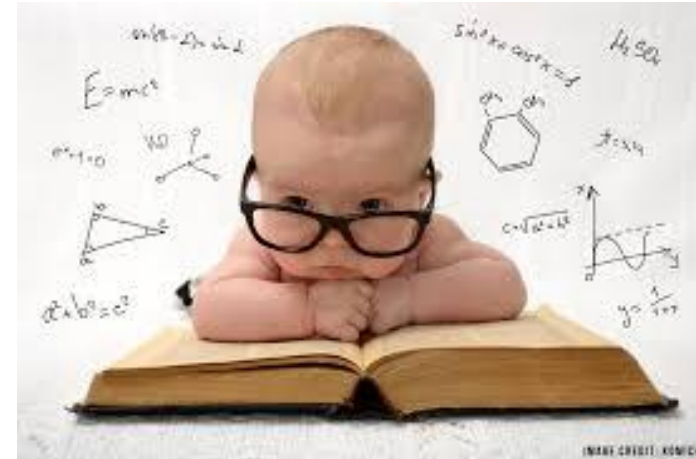
Premium: 2% of income = \$1000 annually

Premium over 10-yrs: 10k

Reimbursement: 100% after 4-mos of claim
($2500/\text{mo}$ for 4/mo = 10k)



Premium Reimbursement Concept : Baby Math



Clients Income: 50k

Benefit Amount: $60\% = \$2500/\text{mo}$

Premium: 1% of income = \$500 annually

Premium over 10-yrs: 5k

Reimbursement: 100% after 2-mos of claim
($2500/\text{mo}$ for 2/mo = 5k)



Premium Reimbursement Concept :

Baby Math + ROP



Clients Income: 50k

Benefit Amount: $60\% = \$2500/\text{mo}$

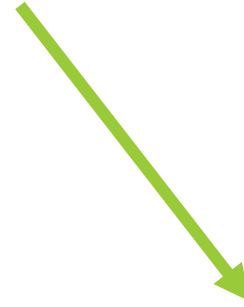
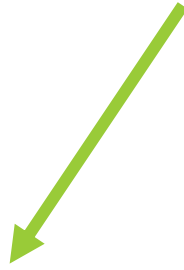
Premium: 2% of income = \$1000 annually

Premium over 10-yrs: 10k

Reimbursement: 100% after 4-mos of claim
($2500/\text{mo}$ for 4/mo = 10k)



Solutions for Self-Employed Clients



Left Hook, then an Uppercut!



*When was your last vacation ... ?

*How good are you at golf ... ?



Farmers and Ranchers

Special Guidelines for Farmers and Ranchers based on herd or acreage size

No financial documentation required

Up to \$3,000 per month for individual DI and Business Overhead Expense

(\$6,000/mo total protection package!!)

Farm Size (Acres)	Herd Size (Head)	Monthly Benefit Amount
200+	24-49	Up to \$2,000
350+	50-74	Up to \$2,500
500+	75+	Up to \$3,000

Discounts to Help You Sell

Utilize discount opportunities to build your book!

-Associations

-Multi-Life

-DI + BE

-W2 Employee Upgrades

-Business Owner Upgrades



THANK YOU!

Brock Falconer

DI Sales Manager Western Region

Call/Text: (309) 256-8940

bafalconer@illinoismutual.com

Braden McIntyre

Internal Regional Sales Rep

Phone: (800) 437-7355, ext. 359

Fax: (309) 674-7355

DI Sales Team (800) 437-7355 x 719

brmcintyre@illinoismutual.com



Not available in AK, CA, DC, HI, or NY. Coverage and availability may vary in other states.

These policies have terms, exclusions and limitations under which the policies may be continued in force or discontinued. For costs and complete details of the coverage, contact Illinois Mutual.