

# The Disability Insurance Services Broker Kit



*DI Done Right*

disability  
insurance  
services **dis**

## 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

### UP-TEMPO LEAD GENERATION

- ↳ Computer assisted marketing
- ↳ Online quote engine

3

### PROVEN DI SALES PLAYBOOK

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

4

### SMART OFFENSIVE CASE DESIGN

- ↳ Live phone support
- ↳ Pricing and packaging ideas

5

### QUICK-HITTING 24-HOUR DI PROPOSAL TURNAROUND

- ↳ Fast, convenient online quote engine

6

### POWERFUL DI PRODUCT LINE-UP

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

7

### THE GAME-CHANGER: ANALYZER COMPARISON TOOL

- ↳ Quick, easy product and price comparisons

8

### WINNING PLAN FORMATION

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

9

### STRONG CASE MANAGEMENT LINE OF DEFENSE

- ↳ Online broker portal
- ↳ Weekly status reports

10

### SATISFACTION GUARANTEED

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



## Accelerate Your Success With Free Automation

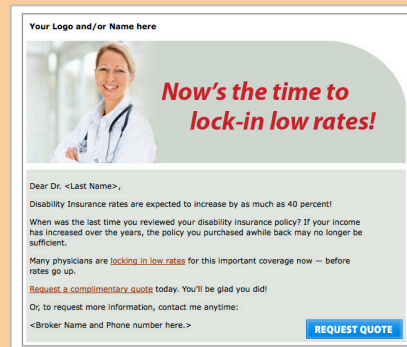
In addition to great products and services, DIS equips you with three secret sales weapons you won't find anywhere else. Integrate these three FREE tools into your DI sales strategy to accelerate your success.

1

### Broker Computer Assisted Marketing

Generate leads.

Put prospecting on auto-pilot with our free Computer Assisted Marketing lead generation tool.



2

### DI Quote Engine

Automate quote generation.

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



3

### 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!

disability insurance SERVICES

**dis** **DISABILITY INSURANCE ANALYZER\***

Monday, August 20, 2012 Proposal ID: 80552

Client	Product	Rate	Over Advantage	Personal Paycheck Power
Client: John D.B.	Professional Return	\$6,750		
Agent: The Brokerage				
1 Base Benefit	\$15,000.00	\$15,000.00	\$17,250.00	\$8,000.00
2 Base Insured Benefit	\$5,000.00	\$5,000.00	\$5,000.00	\$5,000.00
3 Total Benefit	\$15,000.00	\$15,000.00	\$17,250.00	\$8,000.00
4 Elimination Period	90 days	90 days	90 days	90 days
5 Benefit Term	To age 65	To age 65	To age 65	To age 65
6 Renewability Provision	Noncancelable	Noncancelable	Noncancelable	Noncancelable
7 Own Occupation Definition	Yes - for the entire benefit period	Yes - for the entire benefit period	Yes - for the entire benefit period	Yes - 2 years, then modified
8 Residual Benefit	Yes - 60% of base benefit	Yes - with Recovery	Yes - 100 months Recovery	Yes
9 Maximum Recovery Benefit Payable	100% of base benefit for the 8 months, as residual benefit	60% of base for 8 months, then 20%	60% of base for 8 months, then 20%	20% of base
10 Recovery Benefit	Yes - for the entire benefit period	See Recovery Rider on quote	See Recovery Rider on quote	Provision not stated
11 Comprehensive Disability	Yes - See quote for details	Not Available	Not Available	Not Available
12 Advanced Benefit	12 months	6 months	12 months	6 months
13 Automatic Increase Rider	Yes	Not Available	Not Available	Yes
14 COLA	Yes - 4% to 5% (5% indexed)	Yes - 4% to 5% (5% indexed)	Yes - 4% to 5% (5% indexed)	Yes
15 Public Authority/Options	Not available	Not available	Not available	Not available
16 Public through which State Disability option is exercised	Through age 44 for full benefit; through age 50 for 1/3 option paid	All Benefit Option Rider	Every year through age 51, if available	Age 55, if available
17 Extended Preexisting Disability Rider	EP waived, lifetime benefit	EP waived, lifetime benefit	EP waived, payable for BP	EP waived, lifetime benefit
18 Service Benefit	3 months	3 months benefit as lump sum	3 months benefit payable after 12 months of claim	4 months
19 No-Bene is Waiver on Motorist or Business Coverage	No - same as benefit period	Yes - 2 years unless hospitalized	No - same as benefit period	Yes - 180 days 1st Yr, By rider - 180 days
20 Catastrophic Benefit Rider	Not quoted	Not quoted	Not quoted	Not available
21 Company Rating (Standard)	A.M. Best: A- (S & P: A-)	A.M. Best: A- (S & P: A-)	A.M. Best: A- (S & P: A-)	A.M. Best: A- (S & P: A-)
22 Aggregate Benefits	\$1,760,000.00	\$1,760,000.00	\$4,120,000.00	\$1,072,000.00
Annual Premium	\$7,884.50	\$8,838.51	\$7,837.80	\$7,838.40
Monthly Premium	\$657.04	\$736.54	\$653.15	\$653.20
Cost per \$100 of Benefit	\$55.13	\$43.72	\$44.49	\$71.16

Analysis shows Quantitative Renewable

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\* The Standardized Quantitative Renewable rates are guaranteed not to increase for the first three years. Increases are subject to under approval by risk class.

800-898-9641 - www.disinsurance.com

Why wait another day?

Email us at [info@diservices.com](mailto:info@diservices.com) to deploy these tools today!

## Explore Extraordinary Sales Opportunities—

### Physicians

Get to know physicians — THE LARGEST consumers of disability insurance. DIS offers the Own-Occ. definition, one of the most critical policy elements for all physician specialties. We also offer many business owners products to help physicians protect their firms.

### Long-term care insurance

As insurance and financial advisors, we must find ways to protect clients throughout their lives. As such, our responsibilities do not end when clients reach retirement. For this reason, we recommend the DI + LTCI combo sale. The disability insurance (DI) package protects clients during their working years. When DI benefits conclude, long-term care insurance (LTCI) is the natural progression of protection – sustaining and preserving retirement assets. DIS offers LTCI coverage from several major brokerage LTCI carriers.

### Previously declined

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.

- 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!

### Multi-life

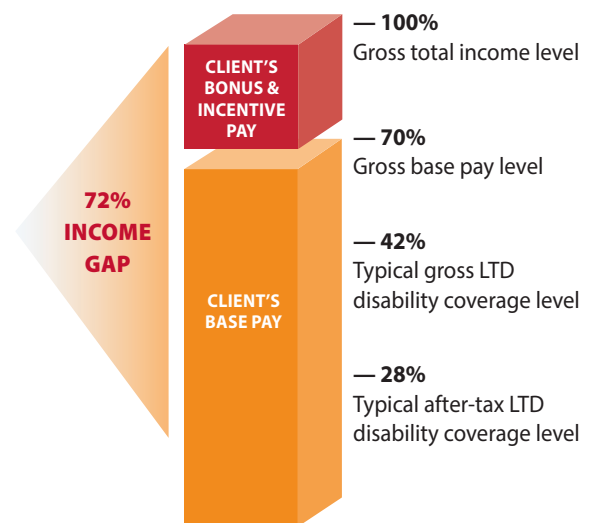
Looking for an easier way to write multi-life cases? Look no further than DIS. We make multi-life cases easy and affordable with the following features:

- Guaranteed Issue or Guaranteed to Issue DI underwriting for as few as five lives, available for most occupation classes.
- Discounted association plans for almost all types of local and state associations.
- DI Buy-Up plans to supplement traditional group LTD – the perfect solution for restoring your employees’ income to a sufficient levels during periods of disability.



### 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



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

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.

<b>PRODUCTS</b>	<b>ASSURITY</b>	<b>FIDELITY SECURITY</b>	<b>ILLINOIS MUTUAL</b>	<b>LLOYD'S OF LONDON</b>	<b>MASS MUTUAL</b>	<b>METLIFE*</b>	<b>MUTUAL OF OMAHA</b>	<b>PRINCIPAL</b>	<b>THE STANDARD</b>
Individual DI	✓	✓	✓	✓	✓	✓	✓	✓	✓
Business overhead	✓		✓	✓	✓		✓	✓	✓
Disability buy-sell				✓	✓			✓	✓
Keyperson DI				✓				✓	
Retirement plan DI				✓	✓			✓	
Bank loan DI				✓				✓	
Impaired risk	✓	✓		✓					
<b>FEATURES</b>	<b>ASSURITY</b>	<b>FIDELITY SECURITY</b>	<b>ILLINOIS MUTUAL</b>	<b>LLOYD'S OF LONDON</b>	<b>MASS MUTUAL</b>	<b>METLIFE*</b>	<b>MUTUAL OF OMAHA</b>	<b>PRINCIPAL</b>	<b>THE STANDARD</b>
Non-cancelable	✓		✓		✓	✓		✓	✓
Own-Occ. to age 65 or 67	✓				✓	✓		✓	✓
Age 66/67/70 benefit period	✓		✓		✓	✓	✓	✓	✓
Lifetime benefit period									
Full MNAD (except CA)			✓					✓	✓
Catastrophic rider	✓		✓		✓			✓	✓
Residual rehabilitation									✓
Return of premium	✓		✓				✓		
<b>MARKETS</b>	<b>ASSURITY</b>	<b>FIDELITY SECURITY</b>	<b>ILLINOIS MUTUAL</b>	<b>LLOYD'S OF LONDON</b>	<b>MASS MUTUAL</b>	<b>METLIFE*</b>	<b>MUTUAL OF OMAHA</b>	<b>PRINCIPAL</b>	<b>THE STANDARD</b>
Physicians				✓	✓	✓		✓	✓
Business owners	✓		✓	✓	✓	✓	✓	✓	✓
White collar	✓		✓	✓	✓	✓	✓	✓	✓
Blue/gray collar	✓	✓	✓	✓		✓	✓	✓	✓
Business in home	✓		✓	✓	✓			✓	✓
Athletes & entertainers				✓					
<b>PROGRAMS</b>	<b>ASSURITY</b>	<b>FIDELITY SECURITY</b>	<b>ILLINOIS MUTUAL</b>	<b>LLOYD'S OF LONDON</b>	<b>MASS MUTUAL</b>	<b>METLIFE*</b>	<b>MUTUAL OF OMAHA</b>	<b>PRINCIPAL</b>	<b>THE STANDARD</b>
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.

BK REV 09/16

CALL 800-898-9641

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VISIT [www.diservices.com](http://www.diservices.com)

<b>Company</b>	<b>Type of Coverage</b>	<b>1st Year Commission*</b>	<b>2-10 Year Commission*</b>	
<b>American General</b>	Critical illness	50%	5%	
<b>Assurity</b>	Individual DI* (Balance IV Product)	50%	8% CA / FL, 10% other states	
	Individual DI* (Century Plus Product)	60%	5% (Year 2)	2% (Years 3-10)
	Simplified DI	60%	5%	
	Graded benefit	35%	4%	
	Graded benefit (CA & FL)	30%	3% CA / FL	
	Critical illness	60%	3%	
<b>Fidelity Security</b> (Graded benefits for impaired health risks)	Individual DI only	30%	4%	
<b>Illinois Mutual</b>	Individual DI / BOE	50%	<b>CYs 2-5</b>	<b>CYs 6-10</b>
	Graded benefit	25%	10%	7%***
			5%	5%
<b>Lloyd's of London</b>	Individual DI / BOE / DBO			
	Key person	5-15%**	10% for remaining years of policy term**	
	Loan indemnification			
<b>MassMutual</b>	Individual DI / BOE / DBO	55%	<b>CYs 2-5</b>	<b>CYs 6-10</b>
			5%	2.5%
<b>MetLife</b>	Individual DI <sup>1</sup> / (GSI only - commissions will vary by case. Contact us for details.)	55%	<b>CYs 2-5</b>	<b>CYs 6-10</b>
		4%	5-15%****	3-7%****
			4%	4%
<b>Mutual of Omaha</b>	Individual DI / BOE / DBO	50%	4% (Years 2-4)	2% (Years 5+)
	Critical illness	78%	1% (Years 2+)	1% (Years 5+)
	LTC	55%	4% (Years 2-10)	
<b>Principal</b>	Individual DI - California	<b>CLASS</b>	<b>1st Year</b>	<b>2-3 Years</b>
		5A, 4A	50%	13%
		3A	50%	10%
		2A	40%	10%
		A	35%	10%
	Individual DI - non-California	<b>CLASS</b>	<b>1st Year</b>	<b>2-5 Years</b>
		5A - 3A	50%	5-15%****
		2A - A	45%	5-15%****
				<b>6-10 Years</b>
				5-13%****
				5-13%****
<b>The Standard</b>	Platinum Advantage – Non-Can	50%	5-15%****	
	Platinum Advantage – Guaranteed Renewable	45%	5-15%****	
	Protector Platinum Individual DI / BOE / DBO	50%	5%	
	Protector Essential	40%	<b>CYs 2-10</b>	
			2.5%	

\* 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. <sup>1</sup> Only applies to legacy policies.

**Get started today! Call 800-898-9641 or email [info@diservices.com](mailto:info@diservices.com).**

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

**The most convenient way to request a proposal is online at [diservices.com](http://diservices.com).** Our state-of-the-art Broker Portal allows you to track your proposal requests through every step of production. Use this form as a guide when collecting information from clients.

### Broker Information

Today's Date:	Phone:	Fax:
Broker's Name (as name should appear on proposal):		Affiliation:
Address:		
City:	State:	ZIP:
Email or FAX to:	Email copy to:	

### Client Information

Client Name:	DOB:	
Sex: <input type="radio"/> M <input type="radio"/> F Tobacco User: <input type="radio"/> Yes <input type="radio"/> No	State:	
Gross Annual Income (W-2): \$	- OR - Net Annual Income (Self-Employed): \$	Pension Income: \$
Occupation:	Work at Home: <input type="radio"/> Yes <input type="radio"/> No	% of time:
Occupational Duties:		
Company: <input type="radio"/> Business Owner / Self-Employed <input type="radio"/> C-corp	Number of Employees:	Years in Business:
Government Employee: <input type="radio"/> Yes <input type="radio"/> No	Years of Government Employment:	<input type="radio"/> Federal <input type="radio"/> State <input type="radio"/> County <input type="radio"/> City
Group LTD in Force: <input type="radio"/> Yes <input type="radio"/> No	Monthly Amount: \$	<input type="radio"/> 60% <input type="radio"/> 67% Employer Paid: <input type="radio"/> Yes <input type="radio"/> No
Individual Coverage in Force: <input type="radio"/> Yes <input type="radio"/> No	Monthly Amount: \$	To Remain in Force: <input type="radio"/> Yes <input type="radio"/> No Carrier:
Medical Issues or Other Comments:		

### Individual Disability Policy

Who Will Pay the Premium? <input type="radio"/> Employer <input type="radio"/> Employee	Monthly Benefits: \$	Client's Monthly Budget: \$
Elimination Period: <input type="radio"/> 30 <input type="radio"/> 60 <input type="radio"/> 90 <input type="radio"/> 180 <input type="radio"/> 365	Benefit Period: <input type="radio"/> 2 Yrs. <input type="radio"/> 5 Yrs. <input type="radio"/> To age 65 <input type="radio"/> 66/67	
Benefit Riders: <input type="radio"/> SSIB _____ <input type="radio"/> Residual Benefits <input type="radio"/> COLA <input type="radio"/> Non-cancelable <input type="radio"/> Return of Premium <input type="radio"/> CAT _____		
<input type="radio"/> Own-Occ. <input type="radio"/> Future Purchase Option <input type="radio"/> Automatic Increase Benefit (AIB) <input type="radio"/> No Riders <input type="radio"/> DIS Recommendation		

**Critical Illness: Amount: \$**

**Would you like a long-term care insurance quote as well?  Yes  No**

### Overhead Expense Policy

Monthly Benefit: \$	Elimination Period: <input type="radio"/> 30 <input type="radio"/> 60 <input type="radio"/> 90	Benefit Period: <input type="radio"/> 12 mos. <input type="radio"/> 18 mos. <input type="radio"/> 24 mos.
Benefit Riders: <input type="radio"/> Residual Benefits <input type="radio"/> Future Purchase Option		

# Serving Brokers Throughout the United States With a 100% Satisfaction Guarantee!

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No matter where you are,  
we've got you covered.

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