

DI INSURANCE FACT FINDING

Using a fact-finder during client interviews can help you to uncover Disability Income (DI) insurance needs. It's especially well-suited for prospects with some DI insurance benefits through their employer.

Sales Idea: Introduce the concept of reviewing your client's DI needs by using the fact-finder. Explain that you want to simply ask some questions to determine if he/she has a need for DI insurance. Here is what you might uncover as you review the questions and the prospect's answers.

DISABILITY INCOME DATA SHEET

Name: Judy Smith
 Sex: Male Female Tobacco user: Yes No D/O/B: 4/11/79
 Occupation (Including specific duties): C.P.A.

Elimination period desired: 90 N 180 Benefit period desired: Age 65

Self-Employed Gross business income: _____ **Non-Self-Employed** Salary: \$80,000
 - Business expenses: _____ + Bonus: \$10,000
 = Other earned income: _____ + Other earned income: NA

Pension contribution: NA
 Unearned income over \$20,000: NA
 Resident State: OHIO Contract State: OHIO
 State of Employment: OHIO

State cash sickness: Yes No Eligible for social security: Yes No
 Existing coverages: LTD STD Sick pay Individual
 Details of existing coverage: 60% ; 90 EP ; \$5,000/mo max
2 year "own occ" ; only salary counted

Individual financial needs analysis	
Expenses	Monthly amount
1. Rent/Mortgage	\$ 1100
2. Food	\$ 400
3. Utilities (water, heat, electricity, telephone)	\$ 200
4. Transportation (car payments, maintenance, repairs, insurance, gasoline)	\$ 200
5. Installment payments (credit cards, loans)	\$ 450
6. Insurance premiums (life, health, car, medical)	\$ 300
Total monthly expenses	\$ 2,650

Income	Monthly amount	For how long?	Waiting period
1. Current disability benefits* (group, individual, association)	\$ 4,000	65	90 EP
2. Other benefits (Social Security, Workers' Compensation, veteran's compensation, etc.)	\$		
3. Other income sources (stocks, bonds, savings)	\$ minimal		
Total monthly income	\$		

* Provide benefit booklet or insurance contract.

How to introduce the idea to your prospect: Following the review of your prospect's financial situation and determination of current coverage, you will be able to determine if he/she has a need for DI insurance, and if so, how the need might be addressed. In our example, the prospect has some group Long-Term Disability (LTD), but some of the income is not protected by the group plan. Explain the taxable status of any benefits that would be payable under the employer-paid group LTD plan. At this point you can use a graph, similar to the following example, with your client. It's a technique that clearly demonstrates your client's current situation along with an alternative, including individual DI insurance, which provides greater protection.

DISABILITY INCOME DATA SHEET

\$90,000 gross

Group \$4,000
 .75
 \$3,000

4,900 I & P
 3,000 Group
 1,900 IDI

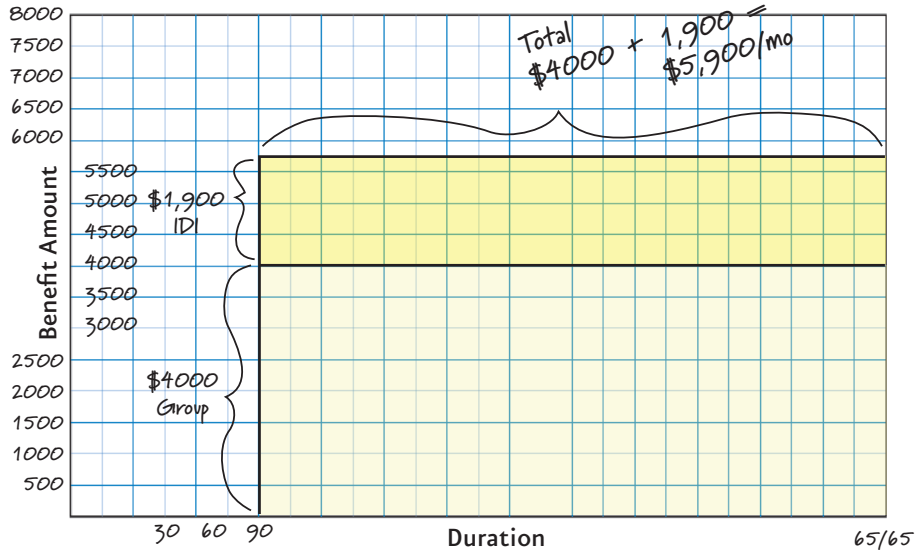
\$4,000/mo = 53% replacement

\$4,900/mo = 65% replacement

\$1,900/mo = tax-free

Your personalized income protection plan.

This chart illustrates how your plan works.



Highlights and features your policy may include:

- Choice of a Noncancelable and Guaranteed Renewable (NC) or Guaranteed Renewable (GR) policy
- Own Occupation coverage (subject to age and occupational class)
- Choice of benefit and elimination periods
- Nondisabling Injury benefit (most states)
- Good Health benefit (most states)
- COBRA Premium benefit (most states)

What you offer: You are now in a position to run proposals showing your prospect how you can address his/her specific needs. The graph above provides a very clear explanation of group LTD and how your proposal addresses your client's needs.

Sales Potential: The potential is very large. This technique can be used in almost any situation and will allow you to clearly demonstrate the coordination with other benefits your client may have and position yourself as someone who understands his/her benefit needs.

Sales Tools:

Designing an Income Protection Plan Brochure
 It Won't Happen to Me Claims Flyer

What Would You Do Without Your Income Client Brochure

For more information on DI insurance and how to apply to apply it into your daily sales, **contact your Agency/Brokerage Manager or your Ameritas Sales Development Team at 800-319-6903.**

Disability Income insurance (Forms 4501NC, 4502GR and 4503BOE) is issued by Ameritas Life Insurance Corp. in approved states. In New York, Disability Income insurance (Forms 5501-NC, 5502-GR and 5503-BOE) is issued by Ameritas Life Insurance Corp. of New York.

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