

## Save 15% On Your Own Disability Policy

It's hard to sell what you don't own! Reap the rewards of buying DI coverage on yourself.

**You help your clients protect and achieve their dreams, including protecting their incomes. But what have you done to protect your income?**

When you purchase an Individual Disability Income (DI) protection of yourself or your agency you will benefit in many ways:

- Gain firsthand experience of the underwriting and application process, giving you valuable insight of what your clients will experience
- Address your own income protection needs
- Gain credibility by owning coverage on yourself
- Earn strong first-year commissions (FYCs) and ongoing renewals that help offset a portion of your premiums every year

INDIVIDUAL	GROUP
You own it (portable)	Available to group of 2 (or more)
Strong definition of disability	Guaranteed issue
15% discount from select carrier	Short and long term plans available

### Tips for future DI sales success

- **Sell the need for income protection.** Share a story of someone you know who became disabled, use stats or use real life testimonials.
- **Sell the benefits.** Discuss all the big and little things the client's income provides. Keep it simple. Use the proposal to point out key features and benefits of the policy.
- **Sell the affordability.** Let clients know that premiums typically are just 1-3% of their gross income, but protects much, much more. There are also several discount options available.

*“ It is better to have a disability income policy you don't need, than to need one you don't have ”*

**Contact Bart for more information:  
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