

Steps to the Disability Insurance Sale

A. Ask your prospect these two questions:

1. How would you pay your bills if you were sick or hurt and unable to work?
2. Does that concern you? (If the answer is "yes," you have a prospect!)

B. Complete the Illustration Checklist with your prospect.

Assurity's Illustration Checklist is a pre-illustration form that includes the information below. It's available on AssureLINK (<https://assurelink.assurity.com>).

1. What expenses need to be protected?

What are your prospect's approximate monthly expenses? These expenses may include car payments, car insurance, mortgage, utilities, groceries, credit card payments, etc.

2. What is your prospect's income?

What amount will the benefit be based on? If he/she is self-employed, you will use net income; otherwise, use gross income. For the self-employed, find out, and take into consideration, the percentage of the business they own, how long they have owned it, and how many employees work there. This information could make a difference in the amount of benefit that can be offered.

3. What is the health history of your prospect?

Your prospect's health will be reviewed. Start by obtaining his/her height, weight and age. The details of any past medical history, along with a list of medications he/she takes, are important in securing a proper quote or health risk assessment. Any health history information can factor into an underwriting decision. For example, while shoulder surgery is not an issue for life insurance, it is important for disability insurance.

C. Run an Illustration on your prospect.

You're now ready to run an illustration. The illustration system can be found on AssureLINK (<https://assurelink.assurity.com>). If you need help with a pre-screen, have questions about medical conditions, or need assistance with the illustration system, please contact the new business contact center at (800) 276-7619, Ext. 4264.

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