

Assurity®

Helping People Through Difficult Times

Today's Agenda

- Assurity – Who we Are
- Portfolio Highlights
 - DI Seller's Guide
- Underwriting/Application Options
- Appointment Process

Assurity®

Sales Support

Individual Insurance Products

Disability Income

Critical Illness

Term Life

Whole Life

Universal Life

Accidental Death

Annuities

800-276-7619

[assurity.com](https://www.assurity.com)



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Assurity®



Who are we?

We are a mutual insurance company that has been helping people through difficult times for more than a century.

128
Years in
Business



Assurity.

Individual Product Portfolio



- ✓ **Disability Portfolio**
- ✓ **Life Portfolio**
- ✓ **Critical Illness Portfolio**

Disability Income Insurance Seller's Guide



Today's agenda



Opportunities in today's market



Questions to ask your client



Features, facts, fact finder and prospects



Tools to help you sell



Understanding underwriting



Tips for closing the sale

Opportunities in today's market



7 in 10

**working Americans would feel a financial pinch
in a month or less without their paycheck**



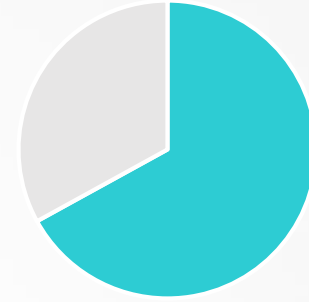
"What do you know about disability insurance?" Life Happens, 2018



34.6 months

**average duration
of a disability**

Council for Disability Awareness, Chances of Disability, 2018



67%

**no long-term
disability insurance**

Social Security Administration Fact Sheet, June 2019

Questions to ask your client



How much income would you need to support yourself if you could no longer work due to illness or accident?

How long could you go without a paycheck before it became difficult to pay your bills?

How would you afford to pay your mortgage if your paycheck stopped?

Features, facts, fact finder and prospects



Key Features: Century+ Disability Income Insurance

- Monthly benefit amounts: from \$500 to \$20,000
- Issue ages: **18 to 60** (age nearest birthday)
- **No medical exams** for ages 18-50 for benefit amounts up to \$4,000
- **No income verification** for W-2 employees who aren't self-employed
- Two-year own occupation definition
- Optional riders enhance coverage

Advantages for Small Business Owners

- Business Owner Income Enhancement
- One occupation class upgrade
- Multi-life discounts

Fact Finder: Sales Scenario

- Stacy, 36
- Married
- Realtor with \$76,000/yr. salary

Step 1

What are your three biggest expenses each month?

Mortgage or rent

\$1,950

Car payment

+

\$550

Student loans

+

\$350

Subtotal =

\$2,850

Step 2

What is your monthly salary?

\$6,333

Stacy's agent recommends that she covers 60 percent of her income.

X 0.6

Step 3: Solution

Maximum monthly benefit

\$3,800

Monthly premium for max monthly benefit

\$73.38

*

*

Mortgage protection only:

Total monthly benefit to cover mortgage

\$1,950

Total monthly premium to cover mortgage

\$32.45

**

* Illustration based a 36-year-old female, non-tobacco, occupation class 4A, base monthly benefit of \$2,600 and SDIR monthly benefit of \$1,200, 5-year benefit period and a 90-day elimination

** Illustration based a 36-year-old female, non-tobacco, occupation class 4A, base monthly benefit of \$200 and SDIR monthly benefit of \$1,750, 5-year benefit period and a 90-day elimination

Tools to help you sell



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Century+ Individual Disability Income Insurance

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Disability Income Insurance
for Small-Business Owners

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Century+ Individual Disability Income Insurance
Mortgage Protection

Assurity.

Century+ Disability Income Insurance
Protect your largest asset: you

An accident or illness could prevent you from working – and from earning a paycheck. Do you have enough saved to cover your expenses for a month, a few months or even a year?

In the meantime, Disability Income Insurance can help cover your mortgage, car payment, groceries and other expenses.

Income Protection: It's a simple insurance policy that provides money if, in the future, you can't work due to an illness or injury.

Less than 1 in 3 Americans have an emergency savings fund of 6 months or more.¹

How it Works

- 1** You get sick or injured and are unable to work for a period of time.
- 2** You submit a claim to Assurity while you recover.
- 3** Assurity pays benefits directly to you based on the coverage selected.

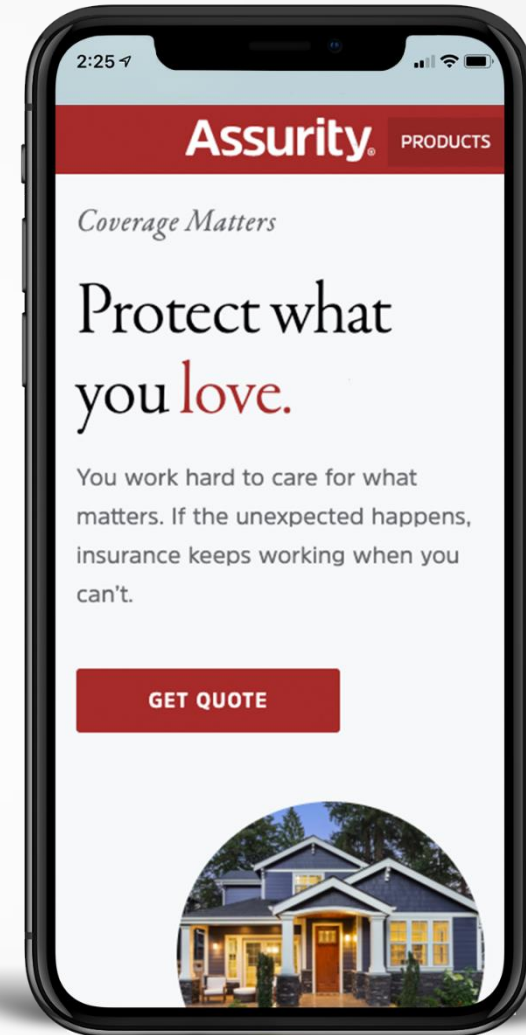
1. Bureau of Economic Analysis, 2018.

Get these tools and more on assuritydi.com

Use Our Quick Quoters

- Provide custom quotes for different needs – income replacement or mortgage protection
- Educates your client and expands coverage with optional riders
- Emails the quote to both you and your client, helping you continue the conversation

myquote.assurity.com/di
myquote.assurity.com/mortgage



Underwriting made easier



1. Occupation

Monthly benefit amount and premium based on occupation class; determined by job duties

- Class 1A to Class 4A

Tip: Can't decide between occupation classes?
Pick the lower class. It's easier to go back to your client with a lower premium rate.

2. Income/ financial background

Covers a portion of lost income—typically 60 percent; may review financial documentation

Tip: Make it easy with a drop ticket.

Complete our simple drop ticket form, and our in-house team takes it from there.

3. Medical history

Key part of underwriting; we automatically offer impaired risk coverage or modifications

Tip: You might be able to skip steps 2 and 3!
No income verification and no medical exams for benefit amounts up to \$4,000 for age 18 to 50.

Tips for closing the sale



Overcoming Objections

I don't think I'll use it.



Ask these questions to help
your client realize the
need is real.

1. You have medical insurance, do you ever plan to use it?
2. Did you know there's an optional rider you can get that returns your premiums if you don't use the insurance?*
3. How would you feel if you needed DI but didn't have it?
4. Did you know illnesses cause most disability, not injuries?

* Return of Premium Rider can be added for an additional premium. Not available in all states.

It's too expensive.



Ask these questions to help
your client realize the
policy's true worth.

1. If an injury set back your career, would you still be able to achieve your long-term financial goals? Could you put your kids through college, save for retirement or keep up with existing debts?
2. You pay for insurance to protect your pets, luggage and cellphone – why not your income?
3. Why do you pay for medical insurance?
4. How expensive would it be to pay for your treatment and make up lost wages out of pocket?
5. Did you know this plan has an optional Return of Premium Rider?* If you never use your benefit, you can get some of your money back.

* Return of Premium Rider can be added for an additional premium. Not available in all states.

*I have disability income insurance
through work.*



Ask these questions to help your client realize **where their coverage falls short.**

1. Do you know the ins and outs of your group policy – for instance, the elimination and benefit periods?
2. Is your monthly benefit amount enough to cover your needs?
3. Are your benefits portable – that is, can you take the policy with you if you leave your job?
4. Do you know if your coverage applies outside of the workplace?

Attach Value to Disability Income Benefits

Help them understand DI offers them more than money:

- Options and choices
- Control when they feel they have none

Tie It All Together

- Tell a story
- Share statistics
- Emphasize the need
- Make it personal
- Be confident



DI Insurance Portfolio

Disability Occupation Classes



4A
4A Occupations

- Accountant
- Insurance Agent
- Desk Job

*Simplified DI 1A

3A
3A Occupations

- Dental Hygienist
- Nurse (hospital)
- Lab Tech

*Simplified DI 1A

2A
2A Occupations

- Mechanic
- Cosmetologist
- Farmer
- Plumber

*Simplified DI 2A

1A
1A Occupations

- Construction Worker
- Painter
- Roofer
- Janitor

*Simplified DI 2A



Century+ DI

- Ages 18-60(age last birthday)
- \$500-\$20,000* Issue Limits
- 30,60,90, 180 or 365 Day Elimination Periods
- 1,2,5,10 year or to age 65 or 67 Benefit Periods
- Four Occupation Classes
- 10 Riders
- Own Occupation Definition of Disability

*Issue limits subject to income and occupation class

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Simplified DI

- Ages 18-59(age last birthday)
- \$300-\$3,000 Issue Limits
- 30,60,90 or 180 Day Elimination Periods
- 6 month, 1 or 2 year Benefit Periods
- Two Occupation Classes
- Three Rate Bands(18-39, 40-49, 50-59)
- Three Riders (CI, Retro and ROP)



Graded Benefit DI

- Ages 18-60(age last birthday)
- \$500-\$20,000* Issue Limits
- 30,60,90, 180 or 365 Day Elimination Periods
- 2,5,10 year Benefit Periods
- Four Occupation Classes
- Three Riders
- Graded benefit pays 35% of the benefit the first policy year, 70% of the benefit the second policy year

*Issue limits subject to income and occupation class

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Business Overhead DI

- Ages 18-60(age last birthday)
- \$500-\$20,000* Issue Limits
- 30,60,90 Day Elimination Periods
- 1 or 2 year Benefit Periods
- Three Occupation Classes (not available to 1A)

*Issue limits subject to income and occupation class

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Life Insurance Portfolio

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Acci-Flex

- Ages 18-60(age last birthday)
- \$50,000-\$350,000 Issue Limits
- Renewable to age 75
- Three Riders(Accident only DI, ROP, WOP)



Assurity Term

- Ages 18-75(age last birthday)
- Issue Limits \$25,000-\$10 Million
- 10,15,20 and 30 year level term periods
- Accelerated Underwriting available via E-App
- Three underwriting classes
- Seven Riders
- Conversion Options

<http://assuritytermlife.com/>



Individual Whole Life

- Ages 15 days-85(age last birthday)
- Face Amounts \$10,000 +
- Limited Pay Options
 - Pay for Life
 - Pay to Age 65
 - 10 Pay
 - 20 Pay
- Five Underwriting Classes



Single Premium WL

- Ages 15 days-85(age last birthday)
- \$10,000 Minimum, ages 0-54
- \$5,000 Minimum, ages 55+
- Non-med limits \$700,000, ages 0-60
\$450,000, ages 61-80

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Underwriting

COVID-19 Temporary Changes

- Age 70+ for All Life Products
- <https://www.assurity.com/covid19>



Quoters

- Term Life Insurance
- Disability Income Insurance
- Disability Income Insurance Mortgage Quoter
- Acci-Flex Accidental Death Benefit
- Critical Illness Insurance
- [Myquote.assurity.com](https://myquote.assurity.com)



Tele-App

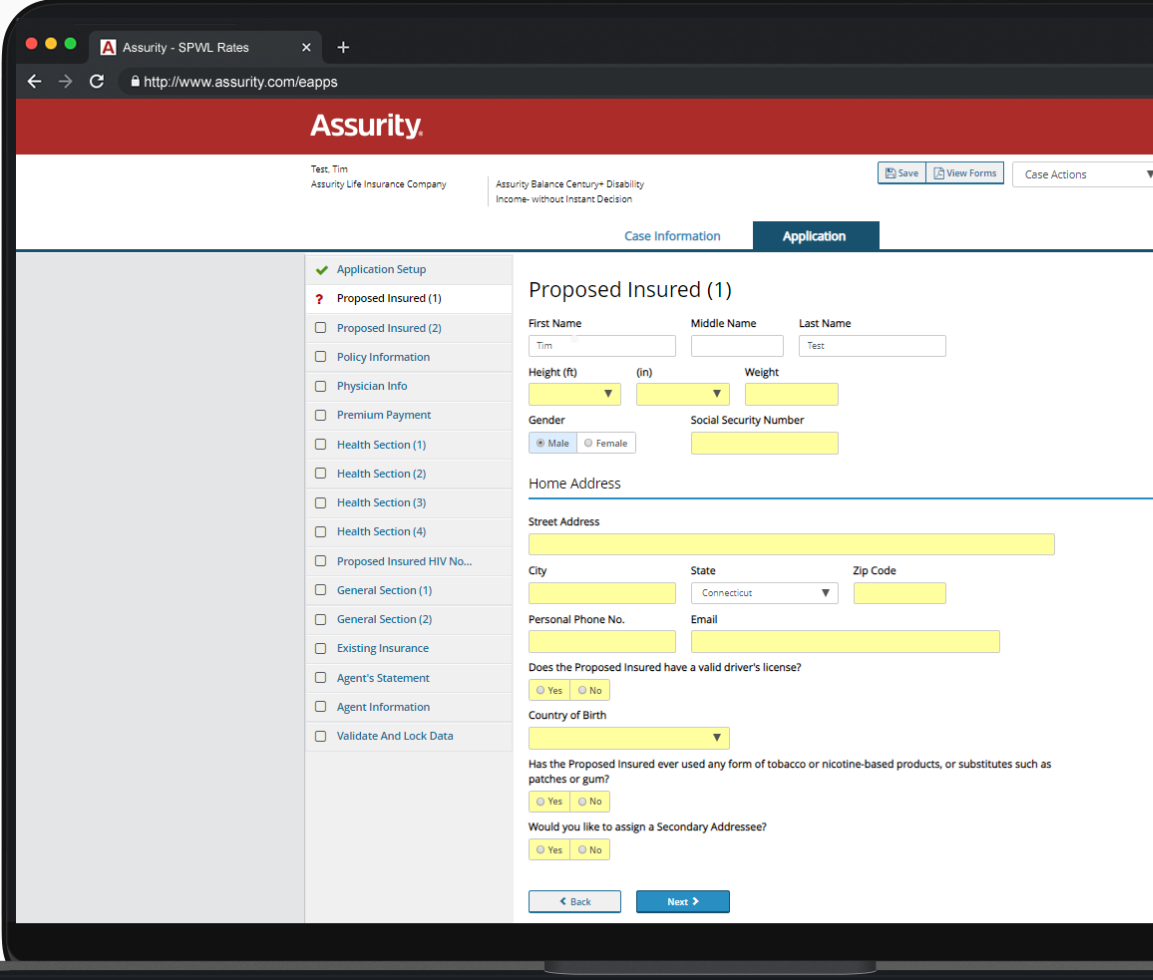
- Complete an electronic drop ticket with basic client information.
- Tell your client Assurity will call to schedule a telephone interview.
- Provide the flyer with tips on information to gather for the interview.
- Get pending status updates on AssureLink.
- Tele-app flyer link bit.ly/AssurityTicket

Tele-App products

- Century+ Individual Disability Income
- Business Overhead Expense Disability Income
- Term Life
- Single Premium Whole Life

E-App

- Choose from 8 products
- Fill it out anywhere online
- Save your progress and continue later
- Submit online
- E-app video link:
<http://assurity.com/eapp/intro>
- E-app step-by-step guide:
<http://assurity.com/eapp/stepbystep>



The screenshot displays the Assurity E-App interface. The browser address bar shows the URL <http://www.assurity.com/eapps>. The page header includes the Assurity logo and navigation options like 'Save', 'View Forms', and 'Case Actions'. The main content area is titled 'Proposed Insured (1)' and contains a form with the following fields:

- Application Setup** (checked)
- Proposed Insured (1)** (checked)
- Proposed Insured (2)** (unchecked)
- Policy Information** (unchecked)
- Physician Info** (unchecked)
- Premium Payment** (unchecked)
- Health Section (1)** (unchecked)
- Health Section (2)** (unchecked)
- Health Section (3)** (unchecked)
- Health Section (4)** (unchecked)
- Proposed Insured HIV No...** (unchecked)
- General Section (1)** (unchecked)
- General Section (2)** (unchecked)
- Existing Insurance** (unchecked)
- Agent's Statement** (unchecked)
- Agent Information** (unchecked)
- Validate And Lock Data** (unchecked)

The form fields for 'Proposed Insured (1)' include:

- First Name:** Tim
- Middle Name:** [Empty]
- Last Name:** Test
- Height (ft):** [Dropdown]
- (in):** [Dropdown]
- Weight:** [Dropdown]
- Gender:** Male Female
- Social Security Number:** [Input]
- Home Address:**
 - Street Address:** [Input]
 - City:** [Input]
 - State:** Connecticut
 - Zip Code:** [Input]
- Personal Phone No.:** [Input]
- Email:** [Input]
- Does the Proposed Insured have a valid driver's license?** Yes No
- Country of Birth:** [Dropdown]
- Has the Proposed Insured ever used any form of tobacco or nicotine-based products, or substitutes such as patches or gum?** Yes No
- Would you like to assign a Secondary Addressee?** Yes No

Navigation buttons at the bottom include '< Back' and 'Next >'.

E-App products

- Century+ Individual Disability Income
- Simplified Disability Income
- Business Overhead Expense Disability Income
- Critical Illness
- Whole Life
- Term Life
- Single Premium Whole Life
- Acci-Flex Accidental Death Benefit

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Appointment Process

Appointment Steps

- Contact Denise Erwin
 - Online Contracting
 - Agent Contracting Kit
- Just In Time Contracting
 - Submit contracting with/without first app
 - Agent ID emailed (watch junk/spam folder)
 - Establish User Name and Password to Agent Portal

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Questions?

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