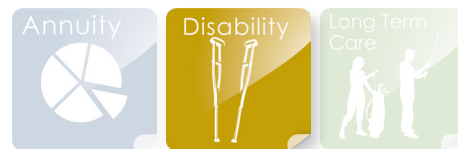


10 Steps For Disability Selling Success



We want your experience selling Disability Insurance (DI) to be easy, beneficial for your clients and profitable for you. To ensure this, please consider the following steps to achieve DI success.

1 Ask.

An easy way to introduce DI is to ask your clients what would happen if their paycheck stopped. We offer several simplified issue products to help you get into the DI business and we provide sales ideas on tellusbrokerage.com.

2 Sell the need.

Most producers use the illustration as their main sales tool. Ask your clients leading questions about what would happen to their family, home, savings, and retirement if they were unable to work for an extended period of time.

3 Use the proposal form.

Complete the attached DI Proposal Request sheet before you contact us. This will help reduce the turnaround for preparing your quote. This sheet can be faxed or emailed to us using the contact information provided.

4 Give us a call or email us.

We can guide you to products suitable for your clients' needs, negotiate a manageable premium, discuss options, and help you make the sale.

5 Set appropriate expectations with your clients.

DI requires a complete application and may require a follow up call or lab work. These can all work in your favor if you do a good job preparing your client before they apply. Don't let them be surprised.

6 Fully complete the application and transmittal (both are a must).

When you sell the case it is very important that you take a complete application. Why? The application becomes part of the contract and a complete case moves a lot faster through underwriting. Ask about our Tele-App programs and how you can simplify the application process!

7 Send a note.

It never hurts to attach a simple one-paragraph cover letter to the application. This ensures that our staff and the underwriters have a clear picture of what you are trying to accomplish.

8 Include a quote with the application.

Always attach a copy of your quote with the application so the policy you deliver is the policy you sold.

9 Save everything.

Keep a file on all the information you collect, the quote, and the application; it might come in handy if a claim ever occurs.

10 Understand the expected timeframe.

Typically, DI takes longer to underwrite than life insurance. We welcome your calls and we are committed to keep you up-to-date on changes to your case. You can also track case status online at tellusbrokerage.com.

Contact GPAgency to learn more: (800) 283-8376

Policy terms and conditions apply. Not all applicants may qualify for coverage.

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