

Welcome to our DIAM 2023 Webinar Series

Disability Insurance: For Anyone Who Works



Join our webinar series Wednesdays in May at 2 p.m. ET

May 10 — Cross-Selling DI to Safeguard Your Clients

May 17 — Add Security to Your Business Owner Clients with Disability Insurance Policies

May 24 — Protect Your Clients' Brokerage Accounts and Income

May 31 — Do You Have Excess Lines Prospects?

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0323 SOLC23-10924-A 0924



DI Carriers

A special thanks to the carriers on today's call:



Josh Lubas, CLTC, ALHC
Disability Leader



Joseph Boland
IDI Sales Consultant



Katie Lippincott, CLU
Senior Disability Sales Manager





Topics

What is Disability Insurance (DI)?

Conversation Starters

Overcoming Objections

Presenter

 **MassMutual**
Strategic Distributors



Josh Lubas, CLTC, ALHC

Disability Leader

MassMutual Strategic Distributors

What is DI?

Disability Insurance (DI)
is for anyone who
works

Why is having DI
important
for clients?



Quiz

How many million working adults in the U.S. are without disability insurance?

- **41 million**
- **51 million**
- **61 million**



Answer

51 million

working adults in the U.S. are without disability insurance.*

*Source: Simply Insurance, U.S. Disability Statistics 2020



A woman with long brown hair is sitting on a grey couch. She is wearing a blue t-shirt and jeans. She has a distressed expression, with her hand pressed against her forehead and her eyes closed. She is holding a white document in her left hand. In front of her is an open laptop. The background is a bright, out-of-focus living room with a bookshelf and a plant.

Did you know?

63%

of wage earners said that they would feel the financial impact in six months or less.*

*Source: Simply LIMRA, Disability Insurance Awareness Month Facts, 2020

Presenter



Joseph Boland

IDI Sales Consultant

The Standard



Conversation Starters

What are quick and simple ways to start the income protection conversation?



Quiz

How many Americans become totally disabled every year?

- **275,000**
- **375,000**
- **475,000**

Answer

375,000

Americans become totally disabled every year, and approximately 110 million Americans don't have long term disability coverage.

*Source: Affordable Insurance Protection, Disability Statistics and Facts, 2020



Did you know?

26%

of adults in the U.S. have some type of disability.*

*Source: Centers for Disease Control and Prevention, Disability Impacts All of Us, 2020



Presenter



Katie Lippincott, CLU

Senior Disability Sales Manager

Principal



Overcoming Objections

How can I turn objections into opportunities?



Quiz

What % of US bankruptcies come are tied to medical issues?

- **33%**
- **44%**
- **66%**

Answer

66%

Of all bankruptcies are tied to medical issues.

*Source: American Journal of Public Health Report, 2019





Did you know?

25%

of today's 20-year-olds can expect to be out of work for at least a year because of a disabling condition before they reach the normal retirement age.*

*Source: LIMRA, 2021 Disability Insurance Awareness Month

Questions?



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DIAM 2023



**Contact us to get
started on a case!**

Crump DI Solution Center

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800.582.7785, option 3, option 1

