



# Don't Let Your DI Opportunity Sail Away!

## Getting Back to a Good, Better, Best Philosophy

Disability insurance (DI) can be an important life preserver to help keep your clients afloat during a time of need. Sometimes the "best" option isn't the most expensive one, but the one that meets clients' individual needs and budgets. One of these three options could be the right one to help protect your client.

### Option 3: Good



Help your clients keep their income protection afloat.

- 30- or 60-day elimination period
- Two-year benefit period
- Residual, future purchase and return of premium (ROP) — change "what if" to "when" with an ROP rider\*
- Benefit amount is just enough to cover the client's main fixed expenses

### Option 2: Better



Help your clients anchor their income protection.

- 90-day elimination period
- Five-year benefit period
- Riders\* that a client needs the most (options include, residual, return of premium, future purchase)
- Benefit amount is just enough to cover the client's main fixed expenses

### Option 1: Best



Help your clients steer their income protection course.

- 90-day elimination period
- Age 67 benefit period
- All the "bells and whistles" of the maximum benefit a client qualifies for with all riders\* available

Contact your **Crump DI Solution Center Sales Desk at 800.582.7785, Option 3, Option 1** for more about why we're the place to put your DI business.

Policy riders are available at an additional cost and may not be available for all products or in all states. Terms and conditions apply.



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