



PeopleFirst: Development

## DI Sales Training Basic Session 1

### The Need for Income Protection



# Agenda

Introduction to the Product

Marketing for Desired Markets

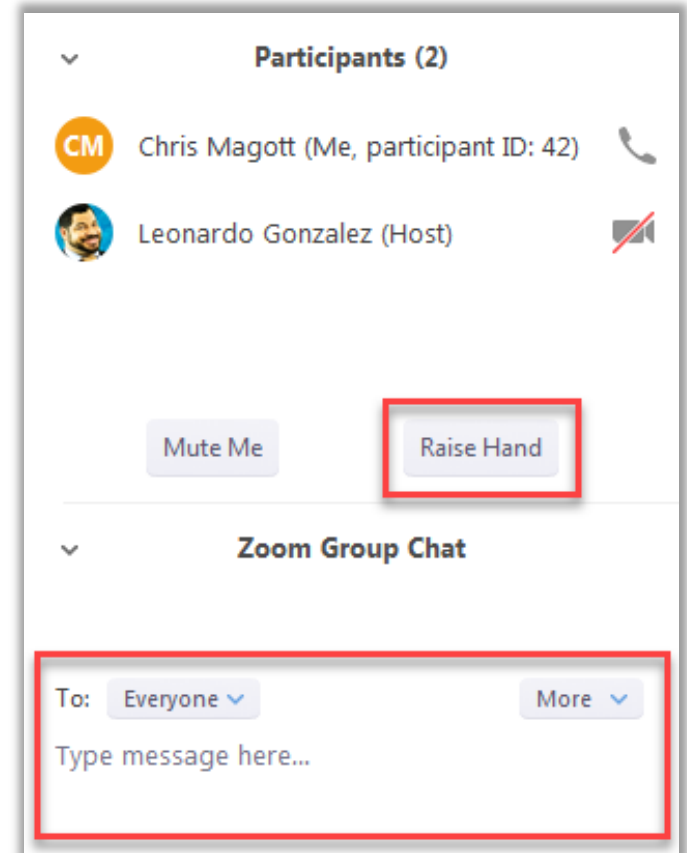
Prospecting versus Storytelling

Sales Idea – “Gone with the Wind”



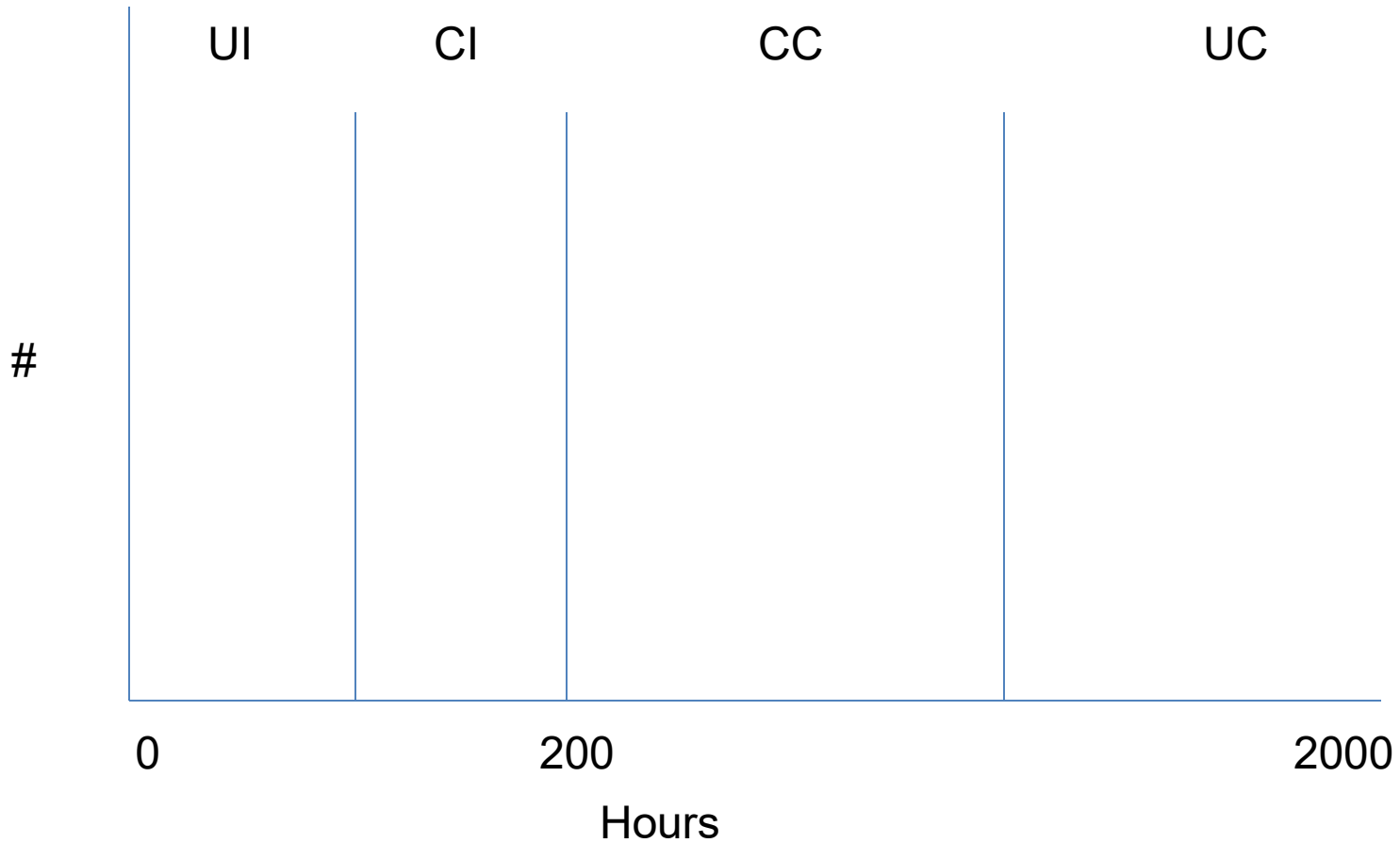
# Intro - Set Up

- 1 hour meeting
- Virtual Classroom
  - Take notes
- Questions?
  - Click the “Raise Hand” button to let us know you want to speak.
- Chat
  - Use to message the host or other participants
- Homework for Session #2
- FOFA
- Joseph Bailey, Phd, University of Texas – Austin



# FOFA Chart

Frequency of Fatal Accidents



# The Need for Income Protection

- [www.disabilitycanhappen.org](http://www.disabilitycanhappen.org)

The screenshot shows the homepage of the Council for Disability Awareness. At the top, there is a navigation bar with the logo on the left, the text 'COUNCIL FOR DISABILITY AWARENESS', and a 'Like us on Facebook:' link. To the right of the logo are links for 'HOME', 'ABOUT CDA', 'RESEARCH', 'NEWS', 'SITE MAP', and 'CONTACT'. Further right are links for 'EMPLOYERS' and 'FINANCIAL ADVISORS'. Below the navigation bar is a secondary menu with links: 'chances of disability', 'reducing your chances', 'preparing for disability', 'life stories', and 'resources & info'. The main content area is divided into several sections:

- PROTECT YOUR PAYCHECK:** A large banner for 'MAY IS DISABILITY INSURANCE AWARENESS MONTH' featuring a padlock icon and a 'LEARN MORE' button.
- America's Disability Counter:** A box showing '1,686,540 TOTAL WORKING-AGE AMERICANS WHO HAVE EXPERIENCED A DISABLING INJURY OR ILLNESS: IN 2013'.
- DEFEND YOUR INCOME:** A box with a silhouette of a person and a 'LEARN MORE' button.
- ME? DISABLED?:** A box with a silhouette of a man and the text 'My PDQ is: 14%'. It includes the text 'Find out your chances of disability using our Personal Disability Quotient (PDQ) tool.' and a 'FIND MY PDO' button.
- WHAT COULD I LOSE?:** A box with three silhouettes and the text 'My EIQ is: \$1,650,000', '\$2,850,000', and '\$980,000'. It includes the text 'Find out what's at stake using our Earnable Income Quotient (EIQ) tool.' and a 'FIND MY EIQ' button.
- AM I PREPARED?:** A box with a photo of a man at a desk and the text 'Could you pay your bills if your income suddenly stopped?' and a 'FIND OUT NOW' button.
- LATEST RESEARCH:** A box with the heading 'LATEST RESEARCH' and a list of studies: 'Long Term Disability Claims Review (2012)', 'The Disability Divide - Advisor Study (2011)', and 'The Disability Divide - Consumer Study (2010)'. It includes a 'MORE RESEARCH' link.



# Product

- Premium
  - N\_\_\_\_\_ -C\_\_\_\_\_ vs. G\_\_\_\_\_ R\_\_\_\_\_
- Definition of Disability
  - O\_\_\_\_\_ O\_\_\_\_\_ vs. I\_\_\_\_\_ R\_\_\_\_\_

Medical Specialty = Own Occupation  
Transferrable Skills = Loss of Earnings

- Multi-Life Supplemental coverage
- Business Overhead Expense
- Disability Buy/Sell
- Keyperson



# Prospecting

- Existing Individual clients
- Existing Corporate clients
- Small Business Owners, Partnerships, etc.
  
- What else?



# Storytelling

*“A good salesperson can find the need, a great salesperson can create the need!”*

- Drew Story
- Super Mom
- Knife in a gunfight





# Sales Idea / Homework

- [DIAM Microsite](#)
- [Gone with the Wind](#)
- Homework for Session #2 next week, Tuesday, May 14<sup>th</sup> :  
*Get proposals for 3 clients from the Automated Quote Request System in the NFP DI Business Center*

