



FCS LifeExpress

Disability Income Implementation Process

Management Round Table Discussion: to identify expectations, process, and support.

Licensing: Each association must have one licensed representative, this will allow the association to have agent of record and renewal income ownership.

Insurance Point Person Training: (Power Point #2) This training is a more in depth look at the Disability Income industry, and at Illinois Mutual's product line. Reviewing riders on how they work, reviewing the underwriting process and the positioning of the disability income product.

FSO Training: (Power Point # 3) The goal of this training is to explain the strength and knowledge that Illinois Mutual Ins. Co. has in the farm market.

- We review why disability is such an important risk management tool and the solutions it can bring FCS customers and Associations.
- We then review the products and benefit riders to show how they add value for the customer.
- Now that they know why Illinois Mutual, they know why disability is important, and they know the product that brings the solutions. We teach "door opening questions" to facilitate discussion with customers about available disability services.

Marketing: We have a personalized Association mailer that will be sent to the targeted market identified for this product. This personalized information mailer will be provided at no cost to the association and will be available for desk stands as well.

- Lobby –Discount DI Members
- Closing loan documents – Information
- Provide article to Association news letters
- Staff Quick Guides (sample rates and door opening questions)
- Client letters