

# Turn 1 Sale into 6 with DI and GIO

## Increase DI Coverage without Medical Underwriting

What happens when your clients add the Guaranteed Insurability Option (GIO) Rider to their disability income insurance (DI)? You give them the chance to increase their DI coverage without medical underwriting in the future – while giving yourself a chance to turn 1 sale into 6.

### The GIO Rider is a win-win for you and your clients because:

- Policyowners can purchase additional DI coverage up to 5 times, every 24 months after the policy has been in force for two years, prior to age 55.
- Simplify the entire GIO sales process by using streamlined underwriting<sup>1</sup> on the initial DI sale.
- No medical underwriting required for additional DI coverage increases. Each option is subject to earnings qualifications, however.
- Policyowners can accelerate DI coverage increases if they experience qualifying life changes: marriage, death of a spouse, divorce, birth or adoption of a child. The purchase must be within 3 months of the qualifying event, and subsequent DI purchases will be on the 24 month cycle.
- All occupation classes are eligible.

### Liam Doubled His DI Benefit with GIO and Streamlined Underwriting!<sup>2</sup>

At 37 years old, Liam purchased his DI policy with a \$3,000 benefit. Knowing this amount wouldn't always fit his client's needs, Liam's agent suggested the GIO Rider.

Fast forward 10 years: Liam has a new home, a higher income, a growing family and more financial responsibilities. With helpful reminders from his agent, Liam has exercised his GIO options and purchased an additional \$600 of DI coverage 5 more times – with no medical underwriting – to increase his benefit total to \$6,000!



Each time a GIO option is exercised, it qualifies as a new policy with first year commissions applying, and also as a new policy toward the quarterly bonus.

Contact the Illinois Mutual DI sales team to get more insights on the GIO Rider!

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<sup>1</sup>See page 11 of the DI Underwriting Guide (A9637) for streamlined underwriting guidelines.

<sup>2</sup>Example is for illustration purposes only and assumes Liam is a standard non-tobacco user in good health.

Policy Form DI105, Disability Income Policy; Policy Form 9267, Guaranteed Insurability Option Rider

This policy and the riders have exclusions, limitations and terms under which the policy or options may be continued or discontinued. For costs and complete details of the coverage, contact Illinois Mutual. If any discrepancies exist between this communication and the policy, the terms of the policy will control.

Not available in AK, CA, DC, HI, or NY. Coverage and availability may vary in other states.

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