

WHEN DOES 2+1 = 20%?

How do you get 2+1 to equal 20%? Sell Principal Life's Disability Income (DI) insurance to three or more people who have a common employer and they receive a 20% employer discount off unisex rates. Everyone involved benefits from a multi-life DI program!

Benefits to the Employer:

- Premiums can be paid by the employer or employee (employer's choice)
- Opportunities for premiums to be less expensive:
 - At least a 20% discount on everyone who is issued a DI policy
 - Unisex rates
 - If premiums are paid by the employer, they are tax deductible to the company as a fringe benefit expense
- Possible underwriting concessions on cases with at least 25 lives
- Stronger employee benefits
- Add value for key employees by wrapping around existing group coverage
- Flexible billing options for voluntary cases:
 - Payroll deduction, or
 - Direct billing to the company through EFT withdrawal for the employee

Benefits to the Employee:

- Provides protection for their most valuable asset – their ability to earn an income
- Discounts that are portable
- Flexibility of billing:
 - Payroll deduction (employer's choice), or
 - Direct billing
- Possible underwriting concessions on large cases

Benefits to You, the Producer:

- Market potential and income potential:
 - Opportunity to sell more than one individual at a time
 - Increased cross selling opportunities
 - Commissions
- Census data signed by corporate officer may satisfy financial documentation
- Needs-based selling
- Quality product

What's easier - selling one policy at a time, or selling multiple policies at a time? Start reviewing your existing client base today for multi-life opportunities where everyone benefits!