



DISABILITY INCOME INSURANCE

If your client doesn't have it **ask....** "use your own wording"

How many months without income can you go if you get sick or hurt?

One in four adults will become disabled for **12 months or more** before age 65. *

Would you like to see what this might cost? You can't buy it once you get hurt or sick.

If needs are basic and client isn't in highly skilled – professional class then...

EMC Life can add disability to select term and permanent life products or Illinois Mutual can quote and write disability at similar pricing as a separate policy. For professional classes, please reach out to your supporting TRICOR Life & DI specialist.

Illinois Mutual provides a QUICK QUOTE FUNCTION - <https://5gquote.illinoismutual.com/Quote/Index/>
Your client or you can use the quick quote function and obtain a quote in under one minute and email it to either or both. More options are available when logged in as an Illinois Mutual agent. **This quick quote function is to confirm interest.** A full quote should then be provided which includes more options. You can obtain one by having a TRICOR life specialist prepare one or by contacting agent support at Illinois Mutual.

Pricing Examples "Using Quick Quote Method

"Practice Quote & email yourself"

Age 30 male / Skilled Trade Class / 30 day wait – 2 year benefit - \$1,000 per mo. - **Cost \$23.00 per mo.**

Age 30 male / Phys Labor or Trucker / 60 day wait – 2 year benefit - \$1,000 per mo. - **Cost \$36.00 per mo.**

Age 30 Female / Skilled Trade Class / 30 day wait = 2 year benefit - \$1,000 per mo. – **Cost \$29.00 per mo.**

Causes of Disability – "There are more causes than this –listing some major ones."

Work place accidents – depending on occupation, ranges **between 1 and 5 per 100 workers annually**
Office is a 1 and trades and truckers are closer to 5.

BLS <https://www.bls.gov/iif/soii-data.htm/#summary>

https://www.bls.gov/iif/oshwc/osh/os/summ1_00_2017.htm

Heart Disease is the leading Cause of Death in the US annually. **One of every 4 deaths.**

CDC <https://www.cdc.gov/heartdisease/facts.htm>.

Diabetes, over **9% of the US population has diabetes** according to the American Diabetes Association. 1.5 Million new cases are diagnosed annually.

ADA <https://www.diabetes.org/resources/statistics/statistics-about-diabetes>.

Cancer - **1.735 Million New cases annually** in 2018

NCI <https://www.cancer.gov/about-cancer/understanding/statistics>

Obesity - **93 Million adults in the US have this** condition and it is a leading contributor to the top 10 causes of death and sickness, including heart disease, diabetes and cancer. In Wisconsin and Iowa 32% / 35% of adult population is obese and trend continues to grow both for youth and adult classes.

CDC <https://www.cdc.gov/obesity/data/adult.html> <https://stateofchildhoodobesity.org/states/wi/>
<https://stateofchildhoodobesity.org/states/ia/>

* <https://www.ssa.gov/oact/NOTES/ran6/an2017-6.pdf>