Before you get started, familiarize yourself with the Disability Income Choice Portfolio Product and Underwriting Guide (M28598).

Small business owners and their employees need disability income protection. Selling multi-life DI to this market is a great way to grow your sales and increase referrals.

Disability Income Choice at Work gives you the right products, underwriting programs, materials and support to tailor a DI solution for any small business.

### Step Up to Your DI Multi-Life Opportunity.

This guide shows you the step-by-step process and the marketing tools to use in your discussions with business owners and employees.

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### STEP 1: Prospect for Clients

Determine the type of small businesses you would like to focus on. Consider these resources to help you build a prospecting list:

- **Current Clients** – Start with the business owners you already know. Ask them if they offer DI in their employee benefits program. If they already have group long-term disability in force, ask if you can talk to them about helping employees supplement their coverage.
- **Business Contacts** – Members of your local Chamber of Commerce or Rotary Club.
- **Centers of Influence** – Attorneys, CPAs and others who can introduce you to business owners.
- **Association Relationships** – Members of the associations to which you belong.
- **Phone Directory** – Small businesses that may fit a certain profile. Refer to the Disability Income Choice Portfolio Product and Underwriting Guide (M28598) for additional information on target market criteria.

### MARKETING TOOLS

- **Self-Mailer** – MRC35417
- **Post Card Mailer** – MC35426
- **Letters** – A variety of letters are available with different approaches to help you gain appointments. For example, there are letters to use when you:
  - want a needs-based approach
  - already know the prospect
  - want to focus on “a benefit with little or no cost to your company”
  - were referred to the employer by a current employee

You can find prospecting letters on Sales Professional Access (SPA) in Forms and Materials or contact Sales Support for assistance.
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<td>Review the need for DI and a product overview. PowerPoint presentations available. Find employer and employee group needs.</td>
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<tr>
<td><strong>Case Design</strong></td>
</tr>
<tr>
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<tr>
<td>Ideal for small groups and those looking for customizable plans.</td>
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<td>Group Approval: ESI and GSI programs require an employee census provided by the employer. Fully underwritten does not require a census.</td>
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You can find prospecting letters on Sales Professional Access (SPA) in Forms and Materials or contact Sales Support for assistance.
STEP 2: Approach the Employer

When you schedule your first appointment, be sure to ask how many people will attend the presentation.

- Prepare materials to provide a product overview for each attendee
- Customize the Employer PowerPoint Presentation for the specific employer and present to the individual or group; walk through the point-of-sale materials
- Answer questions and ask for a decision
- Follow up with a “thank you” to all attendees

MARKETING TOOLS

Include the following items as appropriate:

- Pocket Folder (MC24906 or M25436)
- Employer Needs Brochure (MC34671)
- Accident Only Disability (MC35420)
- Short-Term Disability (MC35419)
- Long-Term Disability (MC35418)
- GSI Program Flyer (MC34672)
- ESI Program Flyer (MC35101)
- Fully Underwritten Program Flyer (MC34674)

EMPLOYER POWERPOINT PRESENTATIONS

These presentations are available for you to use as appropriate. Scripts are provided in the “Notes Page” view.
- Presentation for Groups without GLTD (AFN43084)
- Presentation for Groups with GLTD (AFN43166)

TIP

Be sure to let the employer know to provide these things for a successful enrollment:

- Their support for an agreed-upon marketing program
- A time to hold an employee group meeting, if possible
- A private place to conduct individual employee appointments

STEP 3: Case Design

Once you know the size of the group and the benefits requested, you can determine which product and underwriting program will fit the need. Follow these steps to present a case quote to the employer.

FULLY UNDERWRITTEN

- Create a Preliminary Proposal
  Complete a case quote using WinFlex proposal software or contact the Multi-Life Underwriting Department for assistance. No employer approval or census form is required on groups under 250 lives
  - Submit Employee Applications and Appropriate Forms
  Once the employer chooses to proceed, conduct employee meetings, complete an Employer Acknowledgment Form (M28076) and send in with employee applications. If the group is using list/bill/payroll deduction, complete the Employer Questionnaire (M27566)

CASE DESIGN TOOLS

- WinFlex proposal software
- Employer Questionnaire/Billing (M27566)
- Employer Acknowledgment Form (M28076)

GUARANTEED STANDARD ISSUE (GSI) AND EXPRESS STANDARD ISSUE (ESI)

- Submit the Employer Approval and Informational Form (M27546) and Census (M27573) or employer-provided Excel file to the Multi-Life Underwriting Department and they will aid in generating a preliminary proposal

NOTE: Quotes can be completed for an individual or for a group. For group quotes, a complete census must be requested from the employer.
- Present the case quote to the business owners and/or other decision makers

STEP 4: Group Approval (GSI and ESI only)

Once the employer approves the preliminary proposal, it’s time to update any required information, if needed, and submit for group approval. Also, notify the Multi-Life Underwriting Department of the employer’s intent to proceed.

- Submit the Case for Approval
  If the employer chooses to proceed and you have not already done so, provide information using the Employer Approval and Informational Form (M27546) and Census (M27573) or employer-provided Excel file. Submit them to the Multi-Life Underwriting Department
  If the information has already been provided using the Employer Approval Form for a preliminary proposal, update any required information if necessary and contact the Multi-Life Underwriting Department with the employer’s intent to proceed
  You can expect a response within 24-48 hours from the Multi-Life Underwriting Department

GROUP APPROVAL TOOLS

- Employer Questionnaire/Billing (M27566)
- Employer Approval and Informational Form (M27546)
- Employer Census (M27573) or employer-provided Excel file
STEP 2: Approach the Employer

When you schedule your first appointment, be sure to ask how many people will attend the presentation.

› Prepare materials to provide a product overview for each attendee
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MARKETING TOOLS

Include the following items as appropriate:
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› Employer Needs Brochure (MC34671)
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› Long-Term Disability (MC35418)
› GSI Program Flyer (MC34672)
› ESP Program Flyer (MC35101)
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EMPLOYER POWERPOINT PRESENTATIONS

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› Presentation for Groups with GLTD (AFN43166)

TIP

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GROUP APPROVAL TOOLS

› Employer Questionnaire/Billing (M27566)
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STEP 5: Employee Enrollment

It’s important that the employer announce the program to their employees and introduce you as the person who will provide consultation and enrollment assistance. Use the agreed-upon marketing plan that may include letters, flyers and on-site seminars.

ENROLLMENT PROMOTION TOOLS
• Employer’s Announcement Letter (AFN43089) Use as a letter to employees on the company’s letterhead, as an email or as an email attachment (pdf)

CONDUCT AN EMPLOYEE SEMINAR
• With the employer’s approval, email an invitation to all eligible employees and hang a seminar flyer in common areas within the workplace
• Prepare a kit of materials for each attendee
• Ask the employer to introduce you at the seminar
• Customize the Employee PowerPoint Presentation for the specific business and present to the employee group; walk through the point-of-sale materials

EMPLOYEE ENROLLMENT TOOLS
• Let employees know you’ll be scheduling individual appointments and when those meetings will occur. Be sure to let them know you’ll also be available for walk-in appointments
• Ask them to bring their kit of materials to the appointment
• Follow up with a “thank you” to each attendee

CONDUCT INDIVIDUAL APPOINTMENTS
• Meet with employees individually to assess their needs and complete the application
• Walk through the details of the product using the point-of-sale materials
• Use Mutual of Omaha’s WinFlex multi-life proposal software to run a quote for each employee
• Complete the application and submit through normal channels

TIP: Since this is a workplace setting, try to keep individual meetings as short as possible.

RESOURCES
Multi-Life Underwriting Coordinator
Case quoting
Group approval
Multi-life inquiries

CONTACT US
Phone: 877-778-0838
Fax: 402-351-5958
Email: multilife@mutualofomaha.com
Mail: Mutual of Omaha Insurance Company
Multi-Life Underwriting – 4th Floor
Mutual of Omaha Plaza
Omaha, NE 68175

SALES SUPPORT
Product and sales support
Marketing materials
Email: sales.support@mutualofomaha.com

HOW TO ORDER MATERIALS
Forms, letters and PowerPoint presentations can be downloaded from the Sales Professional Access (SPA) website
Order printed materials through your normal channels.
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EMPLOYEE ENROLLMENT TOOLS
• Enrollment Seminar Date/Time Flyer (MC34682) Can be mailed to employees, placed in employee mailboxes, posted on bulletin boards, or emailed as a pdf
• Employee PowerPoint Presentations
  These presentations are available for you to use as appropriate. Scripts are provided in the “Notes Page” view
  Presentation for Groups without GLTD (AFN34088)
  Presentation for Groups with GLTD (AFN43167)
• Employee Needs Brochure (MC34679)
• Employee Enrollment Kit (M28358)
  A pdf showing policy and premium details so you can present personalized information to each employee. Available by request at multi-life@mutualofomaha.com
• Disability Income Choice at Work application (MAPS46 – includes outlines of coverage) State specific applications are available to accommodate GSL, ESI and Fully Underwritten sales. Provide each employee an application appropriate to the program offered

NOTE: All materials referenced are national versions. Check our Sales Professional Access (SPA) website, Forms and Materials, for state-specific materials.

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