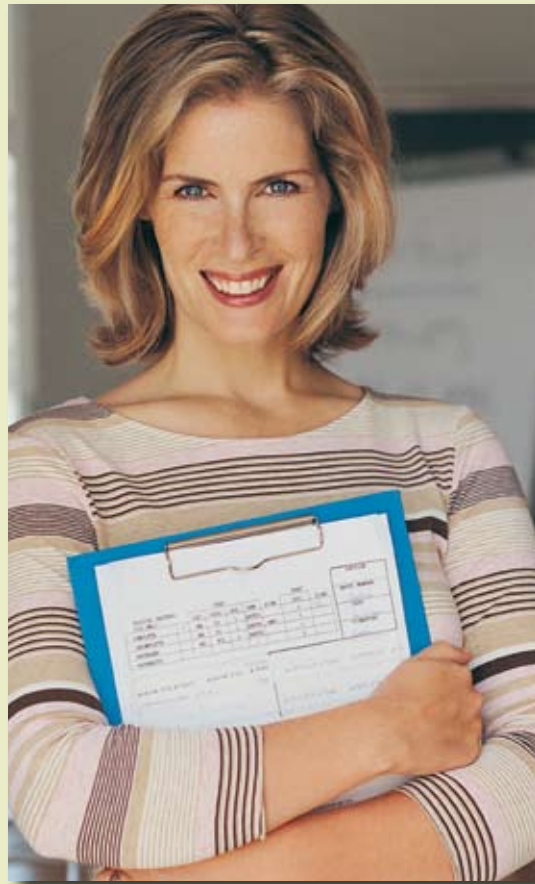


# DI Sales Solutions



## Stand-Alone Critical Illness Coverage Works for Newly Self-Employed



### PROSPECT PROFILE

- Becky worked for a large accounting firm for 15 years
- Five months ago, she quit her accounting job to do interior design consulting work, her major in college
- She works out of her home

### SITUATION

Becky would like to purchase disability income protection as a self-employed individual, but eligibility requirements for disability income insurance require that individuals must be self-employed:

- At least six months if engaged in the same occupation, or
- At least 12 months if newly working or if engaged in a different occupation than they were prior to becoming self-employed

As a result, Becky is not yet able to satisfy the DI Choice financial underwriting requirements.

### SOLUTION

Becky's agent explains to her that stand-alone critical illness (CI) insurance coverage can be used as a proxy for disability income insurance since policyholders are paid lump sum benefits upon diagnosis of some of the most debilitating and disabling illnesses and injuries. She would be eligible for a cash benefit if she were diagnosed with any of a long list of serious and potentially disabling medical conditions, including heart attack, life-threatening cancer and stroke. Since Becky's salary when she was employed was \$65,000, a \$50,000 tax-free CI benefit would help her maintain her standard of living for at least a year.

In seven months, if Becky's interior design consulting work flourishes, she'll be eligible to purchase individual disability income protection.

**Disability Income  
Choice Portfolio<sup>SM</sup>**

**THAT  
WORKS  
FOR ME.<sup>SM</sup>**