

# “Marketing to Meet the Need”

## 2013 Disability Sales Training

### Basic

#### May 22, 2013 – Session #1 – The Need for Income Protection

- Intro to the product
- Marketing techniques for desired markets
- Prospecting versus Story Telling
- Sales Idea – “Gone with the Wind”

#### May 29, 2013 – Session #2 – Proposal and Presentation Strategy

- Needs based “What happens if?”
- Applications and required forms (helpful hints)
- Sales Idea – “To Sell or Consult? That is the Question!”

### Intermediate

#### June 12, 2013 – Session #1 – Underwriting Process

- Financial, Medical, Occupational
- Impaired Risks, High Limit, Hard to Place Occupations
- Sales Idea – “The Ditch of Disability”

#### June 19, 2013 – Session #2 – Placing Business

- Issued “Other than As Applied”
  - Medical Conditions, Waivers & Ratings
- Business Overhead Expense
- Sales Idea – “Double Your Coverage for the Same Cost”

### Advanced

#### August 6, 2013 - Session #1 – Multi-Life Business, Part A

- Intro to the Concept
- Prospecting and Evaluation
- NFP DI Multi-Life Sales Center
- Sales Idea – “Reverse Discrimination – Problem/Solution”

#### August 13, 2013 - Session #2 – Multi-Life Business, Part B

- Plan Designs - Guaranteed Standard Issue Offers
- Enrollment Services
- Account Management
  - Conservation, Retention, Re-Enrollment
- Disability Buy/Sell
- Sales Idea – “Buy/Sell – What happens if?”

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