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# The **DI** Difference

Disability Income Sales Training Manual

Disability income products underwritten and issued by Berkshire Life Insurance Company of America, Pittsfield, MA,  
a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, New York, NY.

# The DI Difference

A comprehensive Disability Income Training Program

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## **INTRODUCTION**

### **Welcome to the DI Difference!**

You are about to undertake a comprehensive disability insurance training program. We think you'll find that disability income insurance (DI) is not only a critical product for those who make up your target markets, but it is a fascinating and rewarding product with which to work.

The objective of The DI Difference is to provide you with a working knowledge of our disability insurance products and, even more importantly, to build the skills necessary to market and sell DI effectively. Specifically, you will learn about:

- Why DI is so important to your clients and to your practice
- The key provisions and benefits of our disability products
- How to help your prospects and clients to buy DI
- Getting your cases underwritten and issued quickly and on the most favorable basis
- Marketing techniques and resources to help you develop your business

### **Getting the Most from the DI Difference**

To get the most from this program, you must do more than merely “read about it.” You must actively participate in your training classes. You must learn not only what to say and do, you must practice them repeatedly – in role-playing sessions and in front of real prospects.

We encourage you to interact with the information in this training – take notes, ponder “thought exercises,” answer the questions and quizzes provided. The more you interact with the information, the “stickier” it becomes and the longer it will stay with you.

You will also be given marketing and prospecting assignments that will help get you off to a fast start with disability insurance. Do them. The old adage “in doing we learn” is very true, especially when it comes to mastering sales skills.

Once you have completed all training sessions, including the quizzes and assignments, we will be happy to provide you with a Certificate of Achievement.

### **Additional Training Resources to get you started**

- The Intelligent Choice consumer guides (Pub4929BL and Pub5285BL) which highlight our key products and provisions and DI Product Overview (Pub 4094BL-A) which provides a snapshot overview of our DI product line. The digital Intelligent Choice producer guide (Pub4929BL-A) also provide live links to marketing collateral that supports each topic.
- Two excellent brochures that help sell the need for DI insurance: The Short Course in Disability Insurance (Pub3748BL) and DI Myths (Pub3670BL).
- The Field Underwriting Guide (Pub4373BL): our definitive source for the current underwriting information you will need to get policies issued quickly and accurately. Also includes information on special programs and discounts.

Training Programs, Marketing and Sales Presentation: We have created a number of resources that can supplement The DI Difference program, including agency training presentations, and client seminars, as well as sales presentation and concepts. These are also available through Guardian Online → Products → Disability Insurance → Sales & Marketing Tools.

### **Guardian's commitment to Disability Insurance**

Guardian firmly believes in disability insurance as an integral part of a client's financial program. To assure that its representatives will continue to have disability solutions of the highest quality.

Guardian offers individual disability products through its wholly owned stock subsidiary, Berkshire Life Insurance Company of America.

### **In Summary**

We are dedicated to helping you to succeed in selling disability insurance products. Please contact us if you have questions or suggestion on any of the materials in The DI Difference, or require assistance in any aspects of training on our disability insurance products. We are always developing new tools to support the sale of DI so check in with us, your DIS or on the DI section of GuardianOnline.