

Help Clients Get Paid Sooner— The Value of an SIDI + DI Blended Plan

Fast coverage when they need it. Extended protection for peace of mind.

By combining our fully underwritten Disability Income Insurance (DI) product with our Simplified Issue DI (SIDI), you can present a balanced solution: rapid benefit activation with sustained income protection, which could be ideal for your clients.



Why Sell a Blended Plan?

- ✓ SIDI: **Elimination periods as short as 0/7 days**, available in many states
- ✓ Individual DI (DI105): Longer benefit periods available to provide **extended coverage after SIDI benefits end**
- ✓ **Affordable solution** designed for middle-income clients



How to Position the Plan:

- ✓ Use SIDI **for budget-conscious clients** needing immediate protection
- ✓ Present DI105 as **longer-term income protection**
- ✓ Blend both for **a comprehensive solution** that's **easy to understand and explain**

Sales Tip: Start your clients with SIDI protection and extend their coverage with a reliable DI105 plan—it's the best of both timelines.



Agent Support:

Agents have direct access to our sales and underwriting teams—get quick help with quotes, eligibility and positioning strategies.

To learn more techniques and tips, contact your sales team today!

(800) 437-7355, Option 2 | Sales@IllinoisMutual.com

Policy Form DI105, Disability Income Policy

Not available in AK, CA, DC, HI, NM, NY or VT.

Policy Form WSD07, Voluntary Short Term Disability Income Policy; Policy Form WD13 in GA, MD and SC

Not available in AK, CA, CO, DC, HI, ME, MT, NH, NJ, NM, NY, OR, RI or VT.

Coverage and availability may vary in other states. For costs and details of coverage, limitations, exclusions and terms, contact Illinois Mutual. If any discrepancies exist between this communication and the policy, the terms of the policy will prevail.

Illinois Mutual, its agents and representatives may not give legal or tax advice. An independent tax advisor should be consulted regarding individual circumstances.

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