Assurity

Prospecting Kit

Long-Term Disability Insurance

How to Use This Guide

Start conversations about income protection with this complete set of **social media posts, emails,** and **phone scripts.**

1. Use all social posts—they're designed as a four-week series (one each week).
2. Copy and paste the posts, images, and emails to support each message.
3. Share on your favorite social media platform or via email.
4. Follow up with consumer materials available on **assurity.com/SellMoreDI.**

Tip: The best time to post on social media is any weekday between 9am and 9pm.

Social Post 1 of 4: Protect Your Paycheck

Caption

Your income powers everything: your home, your plans, your lifestyle. What if you couldn't work for months due to an illness or injury? Disability income insurance replaces part of your paycheck so you can focus on recovery, not bills. Let's protect your most important asset—your income.

Download Image

Social Post 2 of 4: Built for Small Business Owners

Caption

If you own your business, you are the business. That means both your family and business depend on you. What happens if you can't work for a while? Flexible income protection can help make sure your life keeps moving ahead while you recover. Let's explore your options.

Download Image

Social Post 3 of 4: Affordable paycheck protection

Caption

Your paycheck keeps your goals in motion. With long-term income protection, you can plan confidently knowing your income is covered if illness or injury keeps you from working. And the cost? Often less than what you spend on your daily cup of coffee. Let's talk about how affordable income protection can bring you peace of mind.

Download Image

Social Post 4 of 4: Fast, Flexible, and Digital

Caption

Protecting your income can be easier than you think. With Assurity's streamlined underwriting and digital tools, getting covered is faster than ever. Ask me how to protect your paycheck and gain peace of mind.

Download Image

Email 1: Protect Your Income Like You Protect Everything Else

Subject:
What happens if your paycheck stops?

Preheader:
Your paycheck powers your goals — here's how you can help protect it.

Body:
Hi [CLIENT NAME],
You insure your car, your home, even your phone — but what about your income? If an illness or injury keeps you from working, your finances could take a hit fast.

Disability income insurance helps replace a portion of your paycheck, so you can stay focused on recovery and not the next bill.

With Assurity's flexible **Income Protection+** coverage, you can:

- Receive monthly benefits up to $30,000[1]
- Choose benefit periods that fit your needs, from 1 year up to retirement
- Skip medical exams on qualifying coverage amounts[2]

It's protection designed to work for you when you can't work.

Let's find coverage that fits your lifestyle and budget — how's [DATE/TIME] for a quick call?

– [YOUR NAME]
[Your Agency Name]
[Phone | Email]

1. Maximum monthly benefit amounts vary by income and occupation class.
2. Monthly benefit amounts over $10,000 for ages 18-50 and over $6,000 for ages 51-64 require additional underwriting.

NOT AVAILABLE IN NEW YORK.
Policy Form No. I H2401 underwritten by Assurity Life Insurance Company, Lincoln, Nebraska.

This policy has limitations and exclusions. For costs and complete details of coverage, please contact your insurance representative or Assurity Life Insurance Company.

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Email 2: Your Income Does Double Duty - Protect It

Subject:
What happens if you can't work and business can't wait?

Preheader:
If an illness or injury keeps you from work, income protection can help keep your family and business moving forward.

Body:
Hi [CLIENT NAME],

As a business owner, your income supports both your family and your business. What happens if an illness or injury keeps you out of work for a while?

Assurity's Income Protection+ helps replace a portion of your income so you can:

- Help keep your home and business going while you recover
- Cover your monthly bills
- Protect your savings and future goals

It's coverage designed for people who run their own business: flexible, affordable, and there when life takes an unexpected turn.

Let's connect for a quick conversation about how this protection can fit into your financial plan.

– [YOUR NAME]
[Your Agency Name]
[Phone | Email]

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Email 3: Affordable Protection for What Matters Most

Subject:
Protect your paycheck for about the cost of a daily cup of coffee.

Preheader:
Income protection is more affordable than most people think.

Body:
Hi [CLIENT NAME],

A daily coffee run can cost more each month than **Assurity's Income Protection+**, coverage that can help replace thousands in lost income if an illness or injury keeps you from working.

Here's why it matters:

- **Flexible coverage options** that fit nearly every budget
- **No medical exams** for many people[1]
- **Guaranteed renewable protection** so it's there when you need it most

It's a small step that protects everything your paycheck supports — your family, your home, and your goals.

Would you like me to send you a quick quote to see how affordable it could be?

– [YOUR NAME]
[Your Agency Name]
[Phone | Email]

1. Monthly benefit amounts over $10,000 for ages 18-50 and over $6,000 for ages 51-64 require additional underwriting.

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Email 4: Simplify Income Protection

Subject:
A smarter, easier way to protect your income.

Preheader:
Simple, digital coverage that fits your lifestyle — and your budget.

Body:
Hi [CLIENT NAME],

Protecting your income shouldn't be complicated — and with **Assurity's Income Protection+** it isn't.

Our **simple digital process** lets you apply in minutes, without medical exams for many people.[1] You'll get **flexible coverage options** to fit your budget and provide benefits when you can't work.

You work hard for your income. Protecting it should be easy.

Let's schedule a quick chat to explore your coverage options.

– [YOUR NAME]
[Your Agency Name]
[Phone | Email]

1. Monthly benefit amounts over $10,000 for ages 18-50 and over $6,000 for ages 51-64 require additional underwriting.

Phone Script 1: Protect the Income You Depend On

Intro:
Hello [Prospect's Name], I'm [Your Name] with [Your Company Name].

Most people insure their home and car — but not their paycheck. Disability income insurance helps replace part of your income if illness or injury keeps you from working.

Can we take a few minutes to talk about how it could fit into your plan?

Objection 1: "It's too expensive."
Actually, it's often just a few dollars a day — far less than most people expect — and it could replace thousands each month if you can't work.

Objection 2: "I already have coverage through work."
That's great! Let's check your benefits — many employer plans only cover part of your salary and may not travel with you if you change jobs.

Objection 3: "I'm healthy."
That's the best time to apply — lower rates, more options, and coverage that stays with you even if your health changes.

Phone Script 2: Safeguard Your Business and Lifestyle

Intro:
Hello [Prospect's Name], I'm [Your Name] with [Your Company Name].

As a small business owner, your income keeps everything running. Disability insurance helps protect that income if an illness or injury keeps you out of work - so your business and family can stay on track.

Objection 1: "It's not in the budget."
Totally understandable — but think of it as paycheck protection. For about a few dollars a day, you can protect your livelihood for years.

Objection 2: "Sounds complicated."
It's not — Assurity's online process makes it simple and fast, with coverage designed for small business owners like you.

Objection 3: "I have savings for that."
Savings are great, but even a few months without income can drain them. Disability insurance helps preserve those savings.

Phone Script 3: Protect Your Future Plans

Intro:
Hello [Prospect's Name], I'm [Your Name] with [Your Company Name].

Have you thought about what would happen to your financial goals if you couldn't work for a few months or longer? Disability income insurance helps protect your income — so your plans stay on track, even if life takes a turn.

Objection 1: "I don't think I'll need it."
No one plans on being sick or injured — but one in four working adults will experience a disability before retirement, according to the Social Security Administration. Planning now means security later.

Objection 2: "I'm too young."
That's actually the best time to get coverage — lower cost, easier approval, and protection for your entire career.

Objection 3: "It's a hassle."
Not anymore — Assurity's process is fully digital and takes just a few minutes.

Phone Script 4: Fast, Simple, Digital Protection

Intro:
Hello [Prospect's Name], I'm [Your Name] with [Your Company Name].

Protecting your income is easier than ever. With Assurity's digital tools and fast underwriting, you may secure long-term income protection in just a few steps — no hassle, no lengthy process.

Objection 1: "I don't have time."
Good news — you can complete most of the process online in minutes.

Objection 2: "I'm not sure I qualify."
Assurity offers flexible options for many occupations and income levels.
Let's take a quick look at what might work for you.

Objection 3: "I'll think about it."
Of course — but it's worth exploring now while you're healthy and rates are lowest.
Let's schedule a quick call to see your options.

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