



DISABILITY SPECIALISTS
INCORPORATED

THE ENROLLMENT PROCESS

*Setting new standards for
production, innovation and data
security in the national
Voluntary Individual Disability
marketplace*

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The enrollment process described below has been used successfully to enroll over 120,000 people. Our clients include ING, AIG, National Planning Holdings, Linsco/Private Ledger, Cambridge Investment Research, Securities Service Network, Pacific Life, Beneficial Life, Nationwide, the Montana Dental Association, the State Bar of Montana, the Pennsylvania Psychological Association, and Professional Employer Organizations (PEOs). These clients represent 18 broker dealers, 4 life insurance companies, 3 professional associations, and 3 PEOs that offer our Disability Income, Overhead Expense, and DI Retirement Security insurance products to their Eligible Members (hereafter referred to as “members”). The enrollment process is designed to be low key and informative, and has resulted in consistent enrollment percentages far exceeding industry standards (25-35% of the people who receive quotes purchase one or more of the disability insurance products).

- Association Simplified Issue Program (ASI)
 - This program is designed for clients who have a “membership” relationship. This program is ideal for both State and National Associations.
 - If the member meets the Association Simplified Issue criteria, they are guaranteed a policy and are not required to take a paramed exam or blood test. The member is required to complete a telephone interview and give complete details of their medical history.
 - Rates are discounted 10% for Disability Income, Overhead Expense, and DI Retirement Security.
- Enrollment of the program is conducted from DSI’s Bozeman, Montana office. There are 8 full-time licensed Advisors and 4 Scheduling Coordinators on staff. This allows us to contact approximately 3,500 people a month.
- Members are contacted by fax, email, and/or phone, at their place of business, NOT at home.

Enrollment Process

- The Association (you) sends out an Announcement Letter (via blast fax, email, newsletter, etc.) to all members. A Do Not Contact Letter will accompany the Announcement Letter. This provides all members the opportunity to remove themselves from DSI’s contact lists prior to commencement of the enrollment; or they may ask to be removed from the contact list at anytime during the enrollment process.
 - In addition, many of our clients publish articles to help educate members on the need for Disability Insurance. The articles are written by DSI and have proven to be a useful tool in assisting members with making sound and well-informed decisions about their financial future.



- 1 to 2 weeks after the Association announces the program, DSI starts the enrollment process.
 - DSI faxes a copy of the Announcement Letter the week that an advisor is scheduled to contact the member. Faxing the Announcement Letter the same week allows the member to view it a second time so it's fresh in their mind, and helps reinforce to the member that a relationship exists between DSI and the Association.
 - Within 3 days of DSI faxing the Announcement Letter, an advisor will attempt to contact the member via telephone. If the member is not available, a voicemail is left and an email will be sent immediately following the voicemail. The email will contain information on the program and the questions the advisor will need answered in order to send the member an individualized packet (illustration/price quote, summary of program definitions and an application).
 - If the member has not responded within 3-5 business days, the advisor will make a follow-up phone call. If the member is not available, a voicemail will be left followed by a second email.
 - If the member still does not respond, there is no further contact until the advisor has finished enrolling the entire state or 30 days has past, whichever is longer. At that time, a final email is sent offering one last chance to receive an illustration/price quote. No phone contact is attempted.
- If a member requests information:
 - The member will be sent an individualized packet (illustration/price quote, summary of program definitions and an application). The member has 30 days from the date he/she requests information to enroll in the program, under the Simplified Issue offer.
 - The advisor follows up once a week, unless the member requests they not be contacted until a specific date. The purpose of these contacts is to answer any questions about the programs/products and to remind the member of the last date for enrollment.
 - If a member decides to apply for one or more of the products, there are 3 options to complete the application: 1) the advisor completes the application by phone and faxes it to the member for signature, 2) the advisor helps the member complete an "on-line application," or 3) the member completes the application himself/herself.



- Submitting the application

The applications are processed at DSI's administrative office in Sherwood, Oregon. After DSI has received all required information from the member, the application is submitted to Principal Financial. The policies are issued and mailed to the member, typically within 3-4 weeks.

- Enrollments are conducted once a year. Members under age 45 can enroll under the Simplified Issue offer each year until age 45. Members ages 45 to 55 can enroll under the Simplified Issue offer the first two years the program is offered. Members ages 55 to 60 can enroll under the Simplified Issue offer only the first year the program is offered. DSI does not contact members during the yearly enrollments unless they are eligible for the Simplified Issue offer. All members, age 60 and under can enroll in the disability programs **at any time**, with proof of medical insurability and receive the 10% premium discount.

DSI's enrollment process is strictly adhered to and one of the primary reasons DSI is an acknowledged industry leader at enrolling Voluntary Individual Disability Programs.

- Enrollment Results indicate the perceived value of the Program by the Association's members. However, there are some outside factors that affect enrollment results.
 - The biggest buyers of disability insurance products are under age 50. Therefore, Associations that have a significant number of members between age 50 and 60, may have a lower than expected enrollment percentage.
 - Many members have already purchased disability insurance and are not eligible to increase their benefits.
 - Members that have Group Long Term Disability coverage through their employer or purchased the national association group plan may **think** they are adequately covered and refuse to talk to DSI's advisors when they call.
 - Enrollment of the disability programs is conducted once a year.
- DSI can provide the Association with a series of articles describing the need for disability insurance, and how the different disability products available to the members work. These articles can be published in the Association's newsletter, on their website or emailed to the members. DSI can also provide comparisons of Principal's products to those offered by the national associations.

The more your members understand the need for a quality, Individual Disability Income policy, the better the program will be received.