

**PLANNING PARTNERS**

Do you believe in DI and value the need for income protection, but don't have room for DI sales in your practice? If so, what now?

Let the experts at Truluma help!

**CLIENT INTRODUCTION**

Introduce your client to Truluma and one of our DI experts will reach out to them to learn about their income protection goals and will work to design a solution to best fit your client's unique situation

**PLAN DESIGN**

Truluma will work directly with your client to obtain the necessary details to prepare a comprehensive Disability Income Solution. The information collected from your client may include:

- > INCOME - earned and unearned
- > EXISTING COVERAGE - Truluma will explain the inadequacies of Group LTD, if applicable
- > MEDICAL HISTORY - Truluma will advise your client how medical history can potentially impact DI underwriting outcomes
- > BUDGET - Truluma will discuss budget with your client to make sure we're meeting all of their needs and aligning with their overall financial goals

**SHOP THE MARKET**

Truluma will shop the market to find the best options for your client's situation

**REVIEW OPTIONS**

Truluma will review the available options with your client

**APPLICATION**

Once your client has agreed to a plan, Truluma will schedule a call with them to take the application over the phone

**PLACEMENT**

Policy will be placed inforce and commissions paid

**APPROVAL AND POLICY DELIVERY**

Truluma will deliver the details of the approval or decision and walk your client through the delivery process, including obtaining final signatures and premium payment options

**UNDERWRITING**

Truluma will correspond with your client throughout the underwriting process and gather information and documentation as needed, including:

- > arranging phone or online interviews
- > ordering paramedical exams
- > gathering financial documentation
- > setting expectations for your client regarding the underwriting process

**SIGNATURE**

Client will e-sign the application and then it will be submitted into Underwriting

**CONTRACTING/APPOINTMENT**

If you are not appointed with the chosen carrier, Truluma will work with you directly