THE M.U.G.® PLAN

What is the M.U.G.® Plan?
While some monthly expenses can be reduced or eliminated during times of financial stress, generally M.U.G.® expenses – that is mortgage, utilities, groceries – must be paid. The M.U.G.® Plan from Illinois Mutual is an easy-to-understand sales concept designed to show your clients how DI can help them cover their basic monthly expenses in the event of Total Disability.

Mortgage
+
Utilities
+
Groceries

The M.U.G.® Plan

How can you approach new clients with the M.U.G.® Plan?
If you currently sell DI and are looking for a fresh approach to reaching clients interested in basic DI protection, the M.U.G.® Plan is a great fit. Just ask!
If you traditionally sell only Life or P&C products, use the M.U.G.® Plan as an opportunity to work DI into the conclusion of your typical sale. Consider this scenario:

An agent has delivered a life or P&C proposal or policy.

At the conclusion of that delivery, the agent asks,
“By the way, who takes care of your income protection?”

Client: “I don’t know what you mean.”
Agent: “If you become Totally Disabled and unable to work, how would you earn an income to pay your basic monthly expenses?”
Client: “I’m not sure.”
Agent: “The M.U.G.® Plan can help. Let’s add up how much you pay monthly for M.U.G.® expenses — that is your mortgage, utilities, groceries — and we can get an idea of how much DI you may need to help cover you and your family should you become sick or hurt and unable to work.”

How can you approach existing clients with the M.U.G.® Plan?
Annual Reviews are a great time to introduce the M.U.G.® Plan. Even if clients do not buy the first time you bring it up, they will be more likely to remember the M.U.G.® Plan in future discussions.

Are there more advantages to using the M.U.G.® Plan sales concept?
In addition to the benefits already highlighted, the M.U.G.® Plan may help eliminate client confusion regarding how much insurance coverage is needed. And, if clients qualify for a higher benefit, you have the opportunity for “up-selling” to those who need more coverage. You can also quote The Guaranteed Insurability Option (GIO) Rider for them. This rider, available at an additional cost, allows clients to purchase additional coverage up to 5 times every 2 years prior to age 55 without evidence of good health.

Contact your DI sales team today.
(800) 437-7355, ext. 719
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Please note, your client’s benefit amount is based upon his or her earned annual income.
Policy Form DI105, Disability Income Policy
Policy Form 9267, Guaranteed Insurability Option Rider
Not available in AK, CA, DC, HI or NY. Coverage and availability may vary in other states.
For costs and details of coverage, limitations, exclusions and terms, contact Illinois Mutual.

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