

Blended Income Protection: A Strategy to Help Clients Bridge the Gap



The Challenge

When Mark's friend and colleague, a self-employed carpenter, injured his shoulder, Mark quickly realized how his health could negatively impact his income. His work required full mobility, and without it, his earnings could stop overnight. Like many hardworking Americans, Mark had limited savings and couldn't afford to wait months for a disability benefit to begin.

His insurance agent, Cameron, knew this story all too well—clients wanting immediate income protection benefits but also long-term financial stability if recovery took longer than expected.

Traditional disability plans can often force a choice between the two.

The Realization

Cameron needed a disability income insurance (DI) solution for Mark that didn't just check boxes—it needed to provide a holistic income protection plan. That's why she decided to offer Illinois Mutual's DI Blended Plan, which combines Simplified Issue Disability Income (SIDI) for short-term benefits and traditional Individual DI (DI105) for extended coverage.

By pairing these two policies, Cameron could help clients like Mark start receiving benefits faster if a disabling illness or injury prevents them from working—and stay protected longer as recovery continues.

The Solution: Blending for Flexibility

With the DI Blended Plan, Cameron designed coverage that started the benefit period within days through SIDI, to help Mark keep covering immediate expenses like rent and groceries. As the SIDI benefit period ends, his DI105 coverage would begin—helping ensure he could continue meeting financial obligations if his recovery took longer than expected.

The structure was simple, affordable and adaptable. Mark didn't have to choose between short-term relief and long-term security. He got both—and Cameron had a powerful story to tell future clients.

How She Did It

Cameron put this DI Blended Plan together based on the following client specifications*:

- SIDI specs: 0/7-day elimination period, \$3,000 monthly benefit, 90-day benefit period
- DI105 specs: 90-day elimination period, \$3,000 monthly benefit, To Age 67 benefit period, with the To Age 67 Own Occupation Extension Rider

*For illustration purposes only.

An SIDI + DI105 blended plan is not available in all states, and the specific elimination/benefit period combinations used in this example are not available in all states. Contact Illinois Mutual for additional information.



The Result

For Mark, the DI Blended Plan means peace of mind and a steady income through recovery. For Cameron, it means stronger client relationships and a simpler, more relatable way to talk about disability insurance. The DI Blended Plan has since become the go-to solution for Cameron's middle-income clients who need protection that fits both their budgets and real-life timing.

Conclusion

The SIDI + DI105 Blended Plan from Illinois Mutual helps agents deliver more than just insurance—this sales strategy delivers confidence. By bridging the gap between fast benefits and long-term security, it offers clients the support they need when they need it most.



Want to learn more about blended DI solutions?

Contact our sales team: (800) 437-7355, Option 2 | Sales@IllinoisMutual.com



Policy Form DI105, Disability Income Policy; Policy Form 9258, To Age 67 Own Occupation Extension Rider

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.

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