

ForeSight® Disability Income



Bridge the Gap with DI Coverage

Whether to supplement an employer-paid DI plan or buy a self-employed DI plan, individuals realize they need to protect their most valuable asset—their income. ForeSight® for Disability Income quickly and easily illustrates where gaps in coverage remain and what the best solution is.

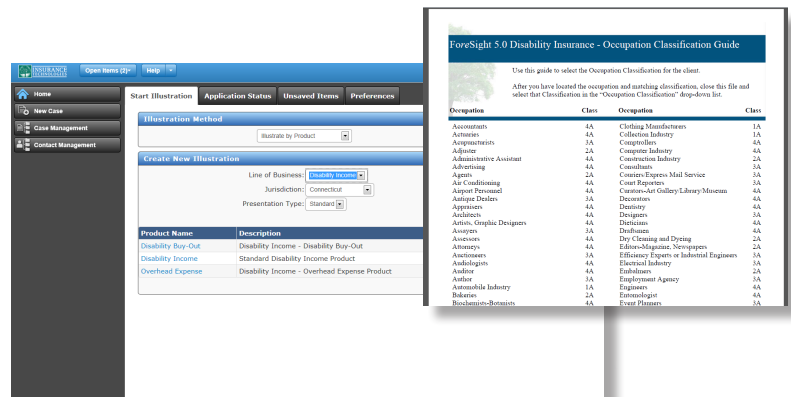
ForeSight DI Module Benefits and Features

- ✓ **Intuitive Needs Calculator:** Imports data from your web-based applications to easily illustrate a client's DI coverage requirement and even the probability of a potential disability. It depicts issue and participation limits so clients can see what DI coverage they are eligible for.
- ✓ **Single Platform:** Lets advanced producers choose to streamline input by bypassing the benefits calculator. On the other hand, sellers who only occasionally sell DI insurance will find the entire calculator invaluable. ForeSight can run illustrations for agents on both ends of the spectrum.
- ✓ **Easy-To-Use Interface:** Helps agents gather income and in-force policy information and then calculate the maximum available benefit for the user. Producers can also select a specific occupation class so they can quickly see the class determination.
- ✓ **Database-Driven Occupation Guide:** Is searchable, customizable, and lets carriers quickly modify occupation data to respond to the competitive environment.
- ✓ **Add On Step:** Helps you easily see what an income increase will do to current DI coverage and premiums so agents can suggest additional coverage, mutual funds, critical illness and more.

The ForeSight DI Advatage

- **Enhance** customer satisfaction by quickly illustrating client needs.
- **Increase** agent productivity and reduce total application investment with a single solution.
- **Improve** producers' efficiency with faster and more accurate data input.
- **Accelerate** sales by supporting the ability to easily "add on" coverage.
- **Compete** more effectively with on the fly occupation data changes.

With ForeSight, agents can easily select an occupation class and run quotes. The occupation class data is easily maintained by the carrier to enable streamlined selling.



Insurance Technologies provides sales illustration and e-application business fulfillment solutions to the insurance and financial services industries. Contact us at +1 719.442.6400 or visit us online at www.insurancetechnologies.com to learn more.