



**INNOVATIVE UNDERWRITERS** *Helping You Grow Your Business*

## Why Choose IU

### *How Amir Naghshineh-Pour Helped his Military Clients Obtain DI*

**“Earlier this year, I arranged a networking event for dentists and physicians within a particular area. I invited people and asked them to also invite a few people. As a result, I met a couple who were both dentists currently serving in the United States Navy. I made an appointment to meet with them to discuss Nash and me becoming their planners.**

*During our meeting, we went over protection planning, built them a case file in The Living Balance Sheet®, and it was determined disability insurance was needed. Nash knew Berkshire would decline DI cases for people in the military, so we reached out to Martin Gore at IU and found out how we could apply for disability insurance for this couple.*

**The process was simple**—I submitted information and IU had come back with proposals from two different carriers. The clients felt the MassMutual offer was a better fit, and we placed a disability policy and both the husband and the wife.

**This was my first time using Innovative Underwriters.** Berkshire recently declined another DI case of mine, which I was able to get taken care of through IU. As a result of how smooth both cases went, I’ll continue using IU where appropriate.”

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*As a result, I’ll continue using IU where appropriate.”*



**Amir Naghshineh-Pour, MBA**  
Wealth Management Advisor  
WestPac Wealth Partners

## Make All Your Business Count

Did you know that each piece of business you place through Innovative Underwriters **earns you credits in the 30% category for MPR, BCR, and Clubs?** Cross-Offering Bonus credits are also available!

PRODUCT TYPE	CLUB CREDIT DEFINED AS % OF 1 <sup>ST</sup> YR PREMIUM OR DEPOSIT
Life – Target	55%
Life-Excess	3%
Whole Life HECV	10%
Annuity Deposit	3%
LTC	55%
Linked Benefit	10%
<b>DI</b>	<b>50%</b>
Cross-Offer Life, DI, & LTC	1,000 Club Credits
<i>YRT; Life &amp; Structured Settlements; Petersen and Lloyd’s of London 100% commission</i>	

*Frequently, DI declines are triggered by the insured’s occupation. Source Brokerage has a variety of carriers who accept higher risk occupational declines and will help guide you to the appropriate product for your client.*



*Consider offering DI to your dental client’s employees. They may qualify for multi-life discount if you write more than one in a practice!*

## Contact Your IU Sales Team for additional information.

### Available Disability Carriers:

*Assurity, Fidelity Security, Illinois Mutual, MassMutual, Mutual of Omaha, Principal Life, Standard Insurance Company*

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