

# TARGET MILLENNIALS FOR IDI SALES

The millennial generation is a profitable but underserved market for IDI sales. This group has more to protect than previous generations at the same age and may have potential gaps in their disability coverage. Recent graduates in law and medicine can be good prospects.

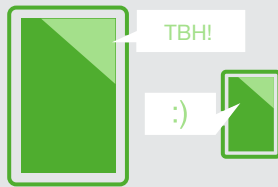


## WHO THEY ARE

BORN BETWEEN  
**1981** and **2000**



Average student loan debt in 2012 totaled **\$30,100**<sup>1</sup>



## DIGITAL NATIVES

high social media and Internet usage



## ONE IN FOUR

of today's working 20-year-olds will experience a long-term disability during their careers<sup>2</sup>

## AVERAGE SALARIES

Millennials may not know their higher salaries expose them to less income protection.



Doctors:  
\$197,700<sup>3</sup>



Dentists:  
\$172,350<sup>4</sup>



Lawyers:  
\$136,260<sup>5</sup>

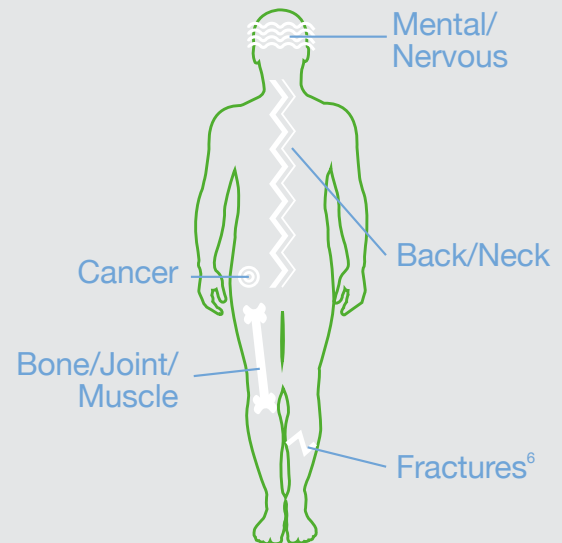
## HIGHLIGHT THE NEED

Ask millennials these questions in your outreach:

**1** With your income and financial obligations (loans, rent, bills) could you withstand an income disruption?

**2** Do you know the maximum monthly benefit of your group disability coverage?

## COMMON CLAIMS



## HOW TO CONNECT WITH MILLENNIALS

### Recommendations Matter

Ensure your current customers are evangelists of your services.

### Go Online

Meet millennials' demand for instant technology access by building a robust online presence.

### Interact Face-to-face

Reach your audience by attending graduate school or young professional networking events.

- 1 Available at: <http://ticas.org/posd/home>
- 2 U.S. Social Security Administration. Fact Sheet, 2018.
- 3 U.S. Bureau of Labor Statistics. Available at: <https://www.bls.gov/oes/current/oes291069.htm>
- 4 U.S. Bureau of Labor Statistics. Available at: <https://www.bls.gov/oes/current/oes291021.htm>
- 5 U.S. Bureau of Labor Statistics. Available at: <https://www.bls.gov/oes/current/oes231011.htm>
- 6 Council for Disability Awareness, 2014 Long Term Disability Claims Review

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