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**

**ONE IN FOUR**

of today’s working 20-year-olds will experience a long-term disability during their careers.

**DIGITAL NATIVES**

high social media and Internet usage

Average student loan debt in 2012 totaled $30,100

**AVERAGE SALARIES**

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

Doctors: $197,700

Dentists: $172,350

Lawyers: $136,260

**COMMON CLAIMS**

Mental/Nervous

Bone/Joint/Muscle

Back/Neck

Cancer

Fractures

**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?

**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://tcas.org/posd/home
2 U.S. Social Security Administration, Fact Sheet, 2018.
6 Council for Disability Awareness, 2014 Long Term Disability Claims Review