

# Three Essential Components Of Successful GME Guarantee Issue Programs



## 1. Marketing The Advisor

### Establishing credibility and trust

Any opportunity advisors have to put themselves in front of GME groups is time well invested in this long-term business opportunity. Whether it's attendance at small GME department staff meetings, or seminars for residents and their spouses, the advisors' regular activities and presence can support and reinforce in the mind of their prospects and of the influential institutional staff, that the advisors are knowledgeable, trustworthy and expert. When advisors have done a good job building trust with senior program managers, chief residents and department heads, they are in an excellent position to increase the number of policy placements year after year at that institution.

## 2. Planning

### Working With GME Physicians

GME Guarantee Issue sales are different from regular individual disability income insurance (IDI) sales in that advance planning, organization, and coordination are especially important. During the fall, before the year GME physicians in a GME Guarantee Issue IDI program will complete their training and graduate, is the best time to plan marketing, education, sales and enrollment activities. It's also a good time to coordinate with the institution to reserve meeting space and provide reminders for institution newsletters, house staff or benefits manuals, as well as to map out other strategic communications over the upcoming academic year.

## 3. Maintenance

### Following Up With GME Graduates

Successful GME Guarantee Issue IDI case planning and organization takes into account the growing number of potential customers, which will increase annually with each new graduating GME group. As each year's GME graduates move across the country to join and set up medical practices, a solid plan is helpful in maintaining the advisor relationship. Effective planning now nets returns for advisors with each GME physician over many years to come as they exercise Future Purchase Options to help their benefits keep pace with their income.



**As you move through the annual GME program enrollment cycle, the GME Producer Checklist may be helpful to you.**

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