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# Sales Ideas

Disability Income Insurance

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# Sales Idea - Disability Income Insurance for Nurses



## Market Watch

Registered nurses can be in need of individual disability coverage just like their medical doctor co-workers. There are nearly 3 million registered nurses in the United States.<sup>1</sup> This profession is expected to grow 15 percent over the next 10 years.<sup>1</sup> Registered nurses employed in the state and federal government can make underwriting trickier, but Assurity has the product and processes to help expedite the sale.

## Client Scenario

Taylor is a 32-year-old registered nurse in Morgantown, WV. At the local VA hospital, she sees the impact of disabilities on her patients every day. Taylor is married and pregnant with her first child. Her annual salary is \$78,000.

## Concerns

As the primary breadwinner in her family, Taylor's income is vital for the stability of the household. She and her husband live in a \$180,000 home with 20 years left on the mortgage. She has 10 years left on her \$650 monthly student loan payment. They have accumulated about \$12,000 in credit card debt. With a household income of \$160,000, and a debt-to-credit ratio bordering on 35%, financial flexibility is more limited as they look to move into a new house for their growing family.

## Solution

Protecting Taylor's paycheck will be a competing priority with other bills now and in the future. Taylor applies for an individual disability insurance plan with a **monthly benefit of \$2,700 for two years** with a **90-day elimination period** to cover her basic needs. To customize her coverage, she opts for the **Supplemental DI rider<sup>2</sup>** and **Residual Disability Benefit rider**.

**\$45.69/mo.** Century+ Individual Disability Insurance policy with riders  
Occupation Class 3A, Non-smoker  
\$2,700 max monthly benefit for a Federal Govt. Employee

1. Bureau of Labor Statistics, U.S. Department of Labor, Occupational Outlook Handbook, Registered Nurses, 2016. Based on the 10-year period 2016-2026.

2. SDIR known as Social Insurance Substitute Rider (SISR) in New York.

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## Sales Idea - Disability Income Insurance for Contractors

### Market Watch

Small-business owners are an integral part of the nation's economy and individual disability insurance sales, as they rank in the top occupations seeking coverage.<sup>1</sup> Each situation is typically different, so fact-finding about your potential client's business is critical when trying to get a sale. Reviewing both your client's personal and business expenses is essential to providing the right amount of coverage when they need it most.

### Client Scenario

Robert is a 52-year-old general contractor. He has spent the past 10 years growing his business and being a father (in no particular order). He is a single dad with two kids, and work-life balance can be as challenging as changing building codes and permit approvals. Robert's net annual income is \$46,000 a year, and his business has a net income of \$100,000.

### Concerns

As the sole provider for his children, Robert's risk is real if he gets injured on the job. He has 15 years left on a \$250,000 mortgage. His children are about to enter college. He has taken on some credit card debt to fund equipment and supplies needed between jobs.

### Solution

Protecting Robert's business is essential to the financial security of his family. Robert applies for an individual disability insurance plan with a **monthly benefit of \$2,800 for two years** with a **90-day elimination period** to cover his salary needs. He also takes out a monthly benefit of **\$15,000 in Business Overhead Expense** disability income insurance to cover the operational expenses of his business. If something were to happen to Robert, this would allow him to hire someone to keep his company running while he is getting back on his feet.

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**\$66.50/mo.** + **\$165.88/mo.** + **\$231.48/mo.**

**Century+ Individual Disability Income Insurance policy**  
**Occupation Class 4A (Business Owner Upgrade),**  
**Non-smoker**

**for Business Overhead Expense, 1-year benefit OR**  
**for Business Overhead Expense, 2-year benefit**

1. Milliman, 2017 Annual Survey of the U.S. Individual Disability Income Insurance Market, October 2017.

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# Sales Idea - Disability Income Insurance for Real Estate Agents



## Market Watch

There are over 440,000 real estate agents in the United States.<sup>1</sup> This profession is expected to grow 6 percent over the next 10 years.<sup>1</sup> Real estate agents with over 16 years of experience typically earn the most money.<sup>2</sup> So when targeting this occupation, ask how long they have been on the job to help you assess their purchasing power. The majority of real estate agents are female homeowners with a college education.<sup>2</sup> 46 percent of these professionals pay for their medical expenses out-of-pocket.<sup>3</sup>

## Client Scenario

Jessica is a 36-year-old real estate agent. She started her career right out of college and never dreamed she would still be at it. Jessica is recently married and an independent agent in Bloomington, IL. She has built her client base over the years, and her annual salary is \$125,000.

## Concerns

If an illness struck, paying off debt and not working is a concern for Jessica. She and her husband just bought a \$300,000 home. She has five years left on her \$350 monthly student loan payment. She pays \$550 a month for her luxury car lease. As an independent agent, the cost of health care is high. Even though her household income is \$200,000, they're dependent on her salary to make ends meet, while saving for the future.

## Solution

Protecting Jessica's paycheck should be a priority for her in any sound financial plan. She takes out an individual disability insurance plan with a **monthly benefit of \$6,040 over five years** after a **90-day elimination period**. To get more coverage for her dollar, she opts for the **Supplemental DI rider<sup>4</sup>** and an **Own Occupation rider**.

**\$126.63/mo.**

**Century+ Individual Disability Insurance policy with riders  
Occupation Class 4A, Non-smoker**

About the cost of a premium cup of coffee a day.

1. Bureau of Labor Statistics, U.S. Department of Labor, Occupational Outlook Handbook, Real Estate Brokers and Sales Agents, 2016. Based on the 10-year period 2016-2026.

2. National Association of REALTORS, 2017 Member Profile.

3. Real Estate Express, Health Insurance for Real Estate Agents, January 18, 2018.

4. SDIR known as Social Insurance Substitute Rider (SISR) in New York.

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# Sales Idea - Disability Income Insurance for Electricians



## Market Watch

There are over 660,000 electricians in the United States.<sup>1</sup> This profession is expected to grow 9 percent over the next 10 years.<sup>1</sup> At Assurity, we have underwritten this occupation for years and have found it be a great way to expand revenue channels for those who are genuinely in need.

## Client Scenario

Brian is a 43-year-old electrician in Topeka, KS. He makes a living working with architects on commercial jobs building electrical systems. Brian and his wife have a household income of \$105,000 and one child at home. They have worked hard to make sure their retirement years are golden by putting all they can into savings and their 401(k)s. Brian's annual salary is \$52,000.

## Concerns

Owning a home, the most common way Americans build wealth,<sup>2</sup> is something Brian and his wife have achieved. He truly believes in protecting this asset. They have 20 years left on their \$175,000 mortgage. If Brian were unable to work due to an accident or illness for an extended period, their savings would be depleted quickly.

## Solution

Brian is not easily sold but protecting what he feels is his greatest asset, his home, is key to the sale. We suggest a simplified approach and our **Simplified Disability Insurance** plan fits the bill. Brian applies for a Simplified Disability Income policy with a **\$1,000 monthly benefit over two years** with a **60-day elimination period** to cover his mortgage. To overcome the objection, "what if I never use it," we add a **Return of Premium rider** to round out the coverage.

**\$102.15/mo.**

**Simplified Disability Income policy with riders  
Occupation Class 2, Non-smoker**

Just about the cost of the family monthly cable bill.

1. Bureau of Labor Statistics, U.S. Department of Labor, Occupational Outlook Handbook, Electricians, 2016. Based on the 10-year period 2016-2026.

2. NBC, Total US household debt soars to record above \$13 trillion, February 13, 2018.

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# Sales Idea - Disability Income Insurance for Physical Therapists



## Market Watch

There are about 240,000 physical therapists in the United States.<sup>1</sup> This profession is expected to grow 28 percent over the next 10 years, which is much faster than the average for all occupations.<sup>1</sup> Physical therapists frequently help patients with health problems, and see the need for disability insurance coverage first-hand.

## Client Scenario

Amber is a 31-year-old physical therapist from Carson City, NV. She is married with a toddler at home. She received her Doctor of Physical Therapy (PDT) degree five years ago and loves helping people in her job. Amber's annual salary is \$85,000.

## Concerns

Amber and her husband earn \$165,000 in household income. But like 69 percent of all Americans, they have less than \$1,000 in their savings account.<sup>2</sup> She and her husband own a \$265,000 home. In addition to \$1,000 in daycare expenses, the family has other monthly expenses, including their mortgage and \$8,000 in credit card debt. Amber sees what conditions cause disabilities at work every day and realizes it can happen to anyone, at any age, at any time. If Amber were to lose her source of income due to an accident or illness, the family would need help to pay all of their bills.

## Solution

Amber wants to protect her paycheck and understands the value of getting this coverage at her age. She has issued an individual disability insurance policy providing her a **monthly benefit of \$4,430 over two years** after a **90-day elimination period**. To get the most coverage for her dollar, she opts for the **Supplemental DI rider**.<sup>3</sup>

**\$65.41/mo.**

**Century+ Individual Disability Insurance policy with riders  
Occupation Class 3A, Non-smoker**

1. Bureau of Labor Statistics, U.S. Department of Labor, Occupational Outlook Handbook, Physical Therapists, 2016. Based on the 10-year period 2016-2026.

2. Council for Disability Awareness, Protect Your Lifestyle with Disability Insurance, 2017.

3. SDIR known as Social Insurance Substitute Rider (SISR) in New York

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# Sales Idea

## Retirement Protection with Disability Income Insurance



### Client Scenario

Lori, 45, is a public relations specialist earning \$65,000 a year. At home, she and her husband, Dale, not only have three daughters to care for – Lori’s mother lives with them as well. The struggle of balancing her family and career has caused her a lot of stress, both emotionally and financially.

### Concerns

The work involved in getting her mother’s finances in order has reminded Lori of the importance of being prepared. She and Dale want to keep their goal of a comfortable retirement on track – and that depends on her ability to earn an income. She realizes that an injury or illness not only will keep her from working, but also from saving.

### Solution

Lori decides to be proactive in protecting her retirement savings by taking out an Assurity Century+ Individual Disability Income Insurance policy. She also takes comfort in knowing their retirement goals can stay on course while continuing to support her children and mother.

**\$76.48** /mo.<sup>1</sup>

**Century+ Individual Disability Income Insurance**  
**90-day elimination period, 2-year benefit period**  
**\$3,470 monthly benefit**

1. Illustration based on a 45-year-old female, Non-Tobacco, Occupation Class 4A

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