

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.¹ This profession is expected to grow 15 percent over the next 10 years.¹ 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

Owning a home, the most common way Americans build wealth,² 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

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 rider²** 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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