



# Sales Idea - Disability Income Insurance for Real Estate Agents



## Market Watch

Real estate agents with over 10 years of experience typically earn the most money.<sup>1</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> There are over 560,000 real estate agents in the U.S., and this profession is expected to grow 5 percent over the next 10 years.<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 kept her from working, paying bills is a concern for Jessica. They own a \$300,000 home, she has five years left on her \$350 monthly student loan payment, and she pays \$550 a month for her luxury car lease. As an independent agent, the cost of health care is high. Their household income is \$200,000, and they're balancing bills with savings 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**.

**\$102.<sup>27</sup>/mo**

Total monthly premium\*

**Income Protection Disability Income Insurance policy  
Accident & Sickness Coverage**

- \$600 Weekly Disability Benefit
- 60-day elimination period, 2-year benefit period

\*Illustration based on a 36-year-old female, Non-Tobacco, occupation class 4A

1. "How much does the average real estate agent make?" McKissock Learning, February 23, 2022.

2. "Women in real estate," National Association of Realtors, visited June 20, 2023.

3. Bureau of Labor Statistics, U.S. Department of Labor, Occupational Outlook Handbook, Real Estate Brokers and Sales Agents, Based on the 10-year period 2021-2031.

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

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