



Sales Idea - Income Protection for Real Estate Agents



Market Watch

Real estate agents generally make more money the longer they've been working.¹ 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.² There are over 544,000 real estate agents in the U.S., and this profession is expected to grow 2 percent over the next 10 years.³

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 is a priority in her financial plan. She takes out a disability insurance policy for **Accident & Sickness** coverage with a **\$1,000 weekly benefit up to 2 years** after a **60/60 day elimination period**.

\$102.²⁷/mo

Total monthly premium*

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

- \$1,000 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. McKissock Learning, 2025 Real Estate Income Report, 2024

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 2023-2033

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