



# Sales Idea

## Income Protection for Freelance Workers



### Client scenario

Brent is a 33-year-old freelance web developer living in Columbus, Ohio. He makes about \$85,000 annually from a variety of contract work. He spends his free time working on the house he recently purchased. Brent has a small amount in savings and investments, but is focused on paying down his student loan debt.

### Concerns

Brent's brother recently got sick and was unable to work for several weeks. This really hit home for Brent and what would he do to cover his mortgage, student loans, and other bills if he was to get sick or injured and couldn't work. He wasn't even sure what plans were available for freelance workers like himself.

### Solution

After talking to his local insurance professional, Brent applies for **Income Protection** Individual Disability Income Insurance for **Accident and Sickness** coverage. With underwriting that considers multiple sources of income for freelancers, Brent is eligible for a **weekly benefit amount of \$980**. He selects a **30-day elimination period** since he has some savings and a **1-year benefit period** to give himself recovery time if he needs it.

**Accident and Sickness Coverage**  
**\$980 Weekly Disability Benefit**  
**30-day elimination period, 1-year benefit period**

**\$59.<sup>11</sup>/mo.\* Total monthly premium**

\* Illustration based on male age 33, occupation class 4A, non-smoker.

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