



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. 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.	Century+ Individual Disability Income Insurance policy
+	Occupation Class 4A (Business Owner Upgrade),
	Non-smoker
\$165.88/mo.	for Business Overhead Expense, 1-year benefit OR
\$231.48/mo.	for Business Overhead Expense, 2-year benefit

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Policy Form No. I H0920 and AD-106 underwritten by Assurity Life Insurance Company of Lincoln, NE.

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Sales Idea - Disability Income Insurance for Nurses



Market Watch

Registered nurses need disability insurance just like their medical doctor co-workers. There are over 3.1 million registered nurses in the United States.¹ This profession is expected to grow 6 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

As the primary breadwinner, Taylor's income is vital for her family's stability. They have \$180,000 left on their 20-year mortgage, and about \$12,000 in credit card debt. She has 10 years left on her \$650 monthly student loan payment. With a household income of \$160,000, and a debt-to-credit ratio nearing 35%, financial flexibility is limited as they plan to buy a bigger 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 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. Based on the 10-year period 2021-2031.

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

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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.¹ This profession is expected to grow 17 percent over the next 10 years, which is much faster than the average for all occupations.¹ 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 55 percent of all Americans, they have less than \$1,000 in their savings account.² 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**.³

\$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. Based on the 10-year period 2021-2031.

2. The Motley Fool, Americans Do Not Have Enough Savings. Here's What You Can Do About It., 2023

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.¹

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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