



Sales Idea:

Return of Premium Rider Offers Refund Option

While some of your clients may understand the need for disability income insurance, they might still be reluctant to purchase a policy if they don't think they'll use the coverage. But if they could get back a portion of their premiums if they don't use the benefits, would their outlook on purchasing a policy change?

Solution

- Help your clients understand that if they select the return of premium rider, they won't have to worry about "losing" their monthly payments if they never use disability income insurance benefits

Market to Target

- Income ranges \$100,000 to \$300,000
- Families with children or individuals with lifestyles/livelihoods to protect
- Planners who want to feel secure and protected

What Your Clients Need to Know

- The return of premium rider is an option for your clients – they'll either receive disability income insurance benefits if they become sick or injured and are unable to work, or they'll get back a portion of their premium payments when their term period ends.
- If your clients receive policy benefits, they may receive a portion of their premiums minus benefits paid.
- The maximum monthly benefit your clients can receive is \$12,000.
- It's important to understand your client's budget and financial situation as selecting the return of premium rider increases premiums.

How Much Premium Could be Returned?

If your clients are reluctant to purchase a disability income insurance policy because they don't think they'll use the benefits, show them an example of how the return of premium rider could put money back in their pockets if they don't use the policy benefits.

The example below is for a 45-year-old male who has an annual income of \$150,000 and is in a 5A occupation class. The client purchased a non-cancelable policy with a 10-year benefit period and selected the return of premium rider with a 50% return.

Annual Premium	Premium returned every 10 years
\$1,825	\$9,125

Learn More

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