


Disability Income Insurance

Market Profile: Accountants



Invoice No.	Date	Client Name
20190401	1/24/2019	Various

Qty	Units	Article No.	Goods/Service	Unit Price	Price
1	pcs		Food photography for summer menu. Menu design and printing on glossy cardboard 20x 40 double sided 30 pieces	211.14	211.14
33	pcs		Single product photos on white background	2.33	76.89
1	pcs		Prints Licenses for Certificates	18.86	18.86
Total					211.14
VAT 19%					39.92
Total Amount Payable					251.06

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Underwritten by
Mutual of Omaha Insurance Company

Accountants like numbers. They help their clients with taxes and other important financial records, so being accurate with facts and figures is imperative. Some work for large firms, while others have their own practice and are self-employed.

Accountants at a Glance

- Median annual income: \$70,500
- Typical entry-level education: bachelor's degree
- Number of jobs nationwide: 1.4 million
- Job outlook (2018-28): 6% growth (average)

Target Occupation Profile Example

Olivia, 35, is a certified public accountant for an accounting firm and is married with three kids. She enjoys helping individuals with their financial statements and taxes, and helping companies organize their financial documents and prepare company tax returns. Olivia's current salary is \$120,000. She has disability coverage through her accounting association. Her association plan pays a maximum of \$2,000. Olivia is interested in replacing it with an individual policy.

Policies Typically Purchased by Accountants

See the Mutual Income Solutions product guide for complete details.

Occupation Class

- 6A

Policy Type

- Non-cancelable

Benefits

- \$6,000 total benefit amount
- 90-day elimination period to age 70

Optional Benefits*

- Automatic Increase Benefit
- Future Insurability Option
- True Regular Occupation Rider
- Enhanced Residual Disability Rider
- Mental or Nervous and Substance Abuse Extension Rider

*Optional benefits may not be available in all states

Where to Prospect for Accountants

- Talk to your accountant clients and prospects about Mutual Income Solutions
- Reach out to local and regional association groups that accountants are likely to be members of (don't forget to explore the Mutual Income Solutions' 15% potential discount for eligible association group members)
- Use LinkedIn's Advanced Search function to find and connect with local accountants
- Join your local chamber of commerce and attend events
- Join local networking groups and attend events
- Ask centers of influence for referrals
- Use the 'walk and talk' method to meet and speak with local business owners and firms.

Questions to Start the Conversation

- What do you consider to be your most valuable asset?
- Within your financial plan, how have you addressed the impact if you became sick or injured and are unable to work for an extended period of time?
- If a shortfall exists between earnings and expenses within your household, were you aware that you can purchase individual disability income insurance coverage in addition to any employer benefits you may have?
- Since you have disability income insurance benefits through your employer, do you know how much of your income you would receive? Are your rates guaranteed?
- Have you thought about how much your income adds up over time?

Similar Occupations and Median Salary

- Personal financial advisors - \$88,890
- Financial analysts - \$85,660
- Cost estimators - \$64,040

Source: U.S. Department of Labor, Bureau of Labor Statistics, 2018.