

Sales Idea:

Overcoming Price Objections



It's human nature - people are often reluctant to pay for something they're not sure they need. But when it comes to a person's income, how can they afford not to protect their most important asset?

Solution

- Help your clients put the true value of disability income insurance in perspective - monthly premium payments can make a huge difference in protecting their ability to earn an income today and in the future.

What Your Clients Need to Know

- You can customize a disability income insurance policy that provides your clients an affordable premium with the right amount of coverage.
- It's important to not lose sight of the risk your clients take without income protection.
- Discuss the importance of your clients protecting the income they worked hard to achieve and build in their career.

Perception Doesn't Always Meet Reality

Your clients might have the perception that disability income insurance costs too much. But they might be surprised when they see how affordable a monthly premium payment could be. And can your clients really not afford to protect their most valuable asset - their income?

Age	Premium per \$1,000 Guaranteed Renewable Policy	Premium per \$1,000 Non-Cancelable Policy
25	\$12.36	\$14.30
35	\$16.68	\$19.28
45	\$21.83	\$25.24
55	\$27.13	\$31.35

Note: Premium examples are male rates.

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