

Sales Idea:

Protect Your Clients' Retirement Assets



The income a career provides supports a family's everyday living needs and their retirement savings. If one of your clients became sick or injured and was unable to work, would he or she have to dip into the family's retirement savings to pay the bills?

Solution

- Help your clients understand the role disability income insurance plays in protecting their retirement assets

Market to Target

- Income ranges \$50,000-\$300,000
- Families with children, or individuals with lifestyles/livelihoods to protect
- Planners who want to feel secure and protected
- Homeowners

What Your Clients Need to Know

- Explain to your clients that even a short-term disability can have a long-lasting financial impact
- Disability income insurance can protect your clients' retirement assets from being depleted if an unexpected sickness or injury occurs and they're unable to work
- Disability income insurance can help protect a family's current lifestyle and the assets that they build over a lifetime
- Ask your clients if they have disability coverage at work and gather details about the plan

Protect Your Clients' Retirement Savings

For example, a 45-year-old female earns \$175,000 annually and has \$700,000 in a retirement account. She's diagnosed with an illness and is no longer able to earn an income. The chart below shows how disability income insurance makes a difference.

With Disability Income Insurance	Without Disability Income Insurance
Coverage provides \$10,000 a month in benefits; she'll receive \$120,000 a year in individual tax-free benefits to replace her lost income	She's unable to work, and needs an income to cover expenses
Retirement account: Stable <ul style="list-style-type: none">• No need to withdraw money from retirement or savings accounts	Retirement account: Dwindling <ul style="list-style-type: none">• To cover expenses she has to withdraw funds from her retirement account, where penalties and taxes may apply• Reduces the amount she will have for retirement later

Learn More

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