

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 – the relatively small 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
- Help your clients understand likelihood of experiencing a disability. According to the Council for Disability Awareness, 25% of today's 20-year-olds can expect to be out of work for at least a year due to a disability that happens before they reach retirement age. This and a variety of other disability statistics can be found at disabilitycanhappen.org/disability-statistic/

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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