

# SALES IDEA:

## Our Student Program Can Help You Sell Disability Income Insurance

For soon-to-be college graduates getting ready to enter the work force, an income means everything. But with little or no time to build money in savings, what happens if they become sick or injured and are unable to work?

### Solution

- Help students understand that they can get disability income insurance, even before they begin their careers

### Eligibility Requirements for Students

- College students in certain occupations, six months to graduation or up to 12 months after graduation
- Residency, graduate-level school or fellowship student
- No income required; full medical underwriting appropriate for the benefit combination will be required
- Student Occupations: CPAs/accountants, audiologists, chiropractors, dentists, engineers, architects, attorneys/lawyers, nurses, anesthetists, nurses, midwives, optometrists, pharmacists, physician assistants, family practice physicians, pediatricians, internal medicine physicians, podiatrists and veterinarians (small/large animals)

### What Your Clients Need to Know

- Mutual of Omaha offers disability income insurance coverage to select students who are just about to begin their careers without requiring current income or financial documents
- Students in these occupations understand the risk and are trained to purchase this coverage in school to protect their ability to earn an income in their occupation of choice
- Coverage is available six months prior to or up to 12 months after a student's graduation

### Student Program Benefits by Occupations

With little to no savings, soon-to-be college graduates have a lot to lose if they become sick or injured and are unable to work. Take a look at some examples of the maximum monthly benefits that students can get with our Mutual Income Solutions disability income product.

Occupation	Maximum Student Monthly Benefit
Engineer	\$4,000
Physician's assistant	\$3,000
Architect	\$4,000
Accountant	\$3,000

Learn More

Visit [mutualincomesolutions.com](https://mutualincomesolutions.com) to learn more about Mutual Income Solutions<sup>SM</sup>.



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