Disability Income Insurance

Sales Idea:

Protecting Self-Employed Individuals

Self-employed individuals want to forge their own path. They have control over their schedule and who they want to work with. What they can't control is when they might become sick or injured and are unable to work, denying them of their livelihood.

Solution

- Help self-employed clients understand how important disability income insurance is to their financial portfolio – after all their income is likely their most important asset

Market to Target

- Sole proprietors, independent contractors, in a partnership
- New/existing self-employed business owners in the same occupation
- Target occupations include (not limited to) real estate brokers, physicians, small animal veterinarians, business consultants, attorneys, architects and financial advisors

What Your Clients Need to Know

- A disability is a bigger threat to self-employed individuals, than say an office worker, because their business and family rely so much on income from their own business
- Determine the needs of your self-employed clients the same way you would with a candidate for individual disability income insurance
- Design a custom income solution plan that fits a self-employed individual's unique needs and price point; take advantage of different policy types and optional benefits to recommend a sound financial plan

Discounts for Self-Employed Individuals

Self-employed individuals are very conscious of their budget. So when they hear the word discount, you've immediately got their attention.

Here's some discounts they may qualify for:

15% **Self-employed –** minimum of two years self-employment

15% **Association member –** be a member of an approved organization

10% **Two-person household –** receive a discount when both you and your partner are issued a policy

10% **Multi-policy –** receive a 10% discount if you're issued an individual disability policy within 90 days of being issued an eligible fully underwritten life insurance or a long-term care insurance policy

Individuals may qualify for discounts* up to a maximum of 30%

Learn More

Visit www.mutualincomesolutions.com to learn more about Mutual Income Solutions.

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*Discount may vary by state

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