

Sales Idea:

## It's More Affordable Than You Think



Families may face significant changes when the household's primary wage earner is sick or injured and unable to work. There are bills to pay and other financial obligations to meet. Without the income they rely on, how can the family make ends meet?

### Solution

- Help your clients understand that disability income insurance is affordable coverage that helps replace the loss of an income.

### Market to Target

- Couples between the ages of 30 and 50
- Annual income of \$75,000 to \$300,000
- Have children at home or in college

### What Your Clients Need to Know

- What impact would being out of work because of an injury or illness have on your family's financial future?
- How would you pay your bills if you are unable to work due to a sickness or injury?
- What plans do you currently have that protect your income?
- Did you know you can protect your income for less than what people spend on their monthly cell phone bill?

### Example of Our Affordable Rates

Here's how affordable a Mutual Income Solutions<sup>SM</sup> policy can be. Example is for a 45-year old male who's an office manager with a \$100,000 annual income, benefits to age 65, non-tobacco, 90-day waiting period.



The monthly premium for the Mutual Income Solutions policy in the above example is  
**\$111.34**



The average monthly cable television bill costs  
**\$217\***

*\*Source: [www.arstechnia.com](http://www.arstechnia.com), Cable companies use hidden fees to raise prices 24% a month, Oct. 2019*

### Learn More

Visit [www.mutualincomesolutions.com](http://www.mutualincomesolutions.com) to learn more about Mutual Income Solutions.