

Defining Asset and Income Protection

How to reframe disability income insurance to engage clients

Redefining Asset and Income Protection



Grow and Protect wealth.



Two paths.



We can help to improve the odds for our clients with collaborative planning.

Starting the Conversation

- Engaging clients can be challenging.
- Typical approaches to “DI” may be the root cause:
 - Fear-based selling.
 - Negative language, focusing on the loss.
 - Presenting as a secondary solution.
- Typical results leave producers and clients dissatisfied.



Changing the Conversation



A connected conversation with clients, with the goal of an asset protection and income continuation plan that fits their needs, created through a positive and collaborative approach, allows clients to see the benefits of a more stable financial future.

Engage, Enlighten & Empower

- Positive, benefit-oriented conversations, focused on establishing a dialogue with clients.
- Constructive dialogue/guiding questions to determine the clients' needs.
- Help them see the benefits of their actions within the plan.



Paradigm Shift – Redefining the Objective



- Clients may not be aligned with the idea of “income protection” in today’s world.
- Debt is a primary financial concern for most clients from a very early age.
- Retirement planning has changed.

Retirement Focused Population

- Younger clients are focused on planning for retirement, signaled by increased participation in 401k participation and savings.*
 - ...Two-thirds of Gen Z workers (66%) are saving for retirement through a 401(k) or similar plans.
 - 78% of Millennial workers are saving for retirement in a 401(k) or similar plan.
 - Gen Z households had 2.5 times more assets in their DC plans than Gen Xers had in when they were the same age.

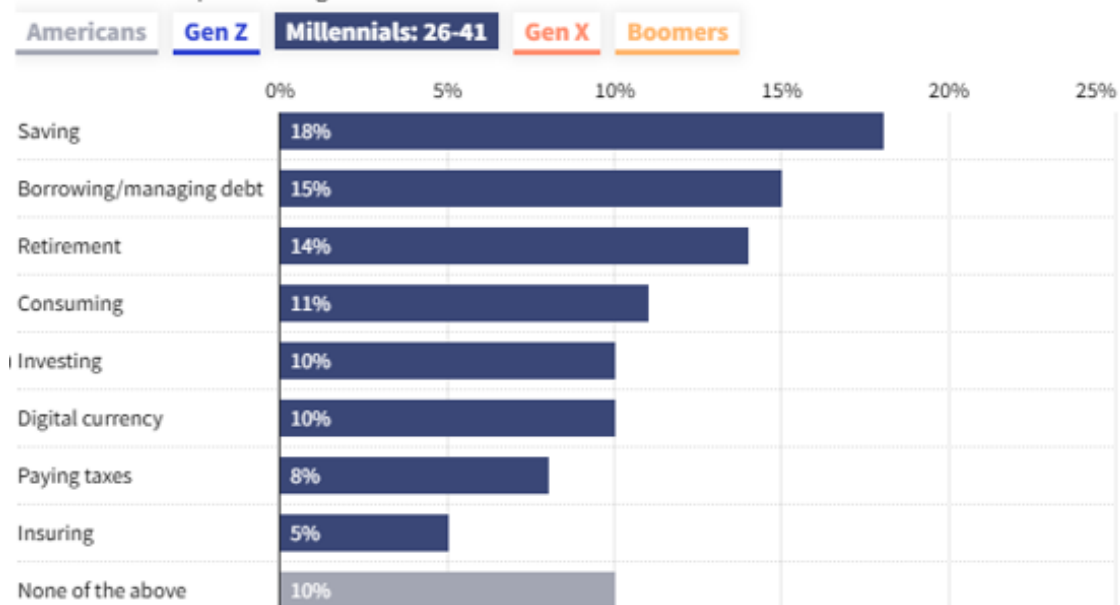
*NAPA website, July 6, 2023: <https://www.napa-net.org/news-info/daily-news/what-are-401k-participation-and-savings-rates-generation>.

*ICI website: [Ok, Boomer: Retirement Prospects for Younger Americans Actually Look Bright | Investment Company Institute \(ici.org\)](#).

Growing Stress Around Retirement

- Millennial clients are educated but stressed about retirement funding.
- Report from the 2022 Investopedia Financial Literacy Survey:
 - Millennials are most worried about saving money, managing debt, and planning for retirement.
 - About 64% of surveyed Millennials said they are invested, favoring cryptocurrency (38%) and stocks (37%) the most.
 - Investors in this generation are engaged (39% seek out investing advice weekly) and often rely on Internet research and YouTube to learn.

Growing Stress Around Retirement



Millennials (26-41) N=1,000

Source: 2022 Investopedia Financial Literacy Study (1/27 - 2/7)



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Retirement Risks

- Client focus on retirement tends to be centered around a few broad areas:
 - Pursuing diverse investment options.
 - Saving enough.
 - Many are focused on lower-risk portfolios:
 - Diversification + time = safe.



Understanding Other Threats

- The retirement plan is likely the clients' first or second largest monetary asset.
- It is likely unprotected from risks such as:
 - Changes in regulation.
 - Changes in tax legislation.
 - Changes in health.
- How we can help with the reality of possible changes in health.

The Default Income Continuation

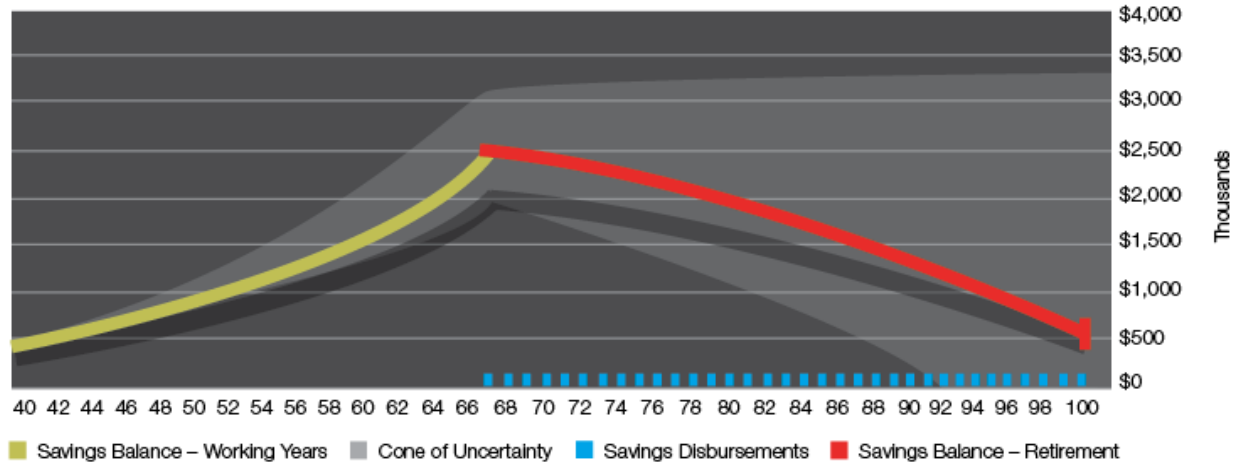
- One of the biggest risks to a client's retirement planning success is early withdrawal.
- Retirement funds are the default income continuation plan's source.
- What does it look like to remove funds from a retirement plan?



Illustrating the Risk

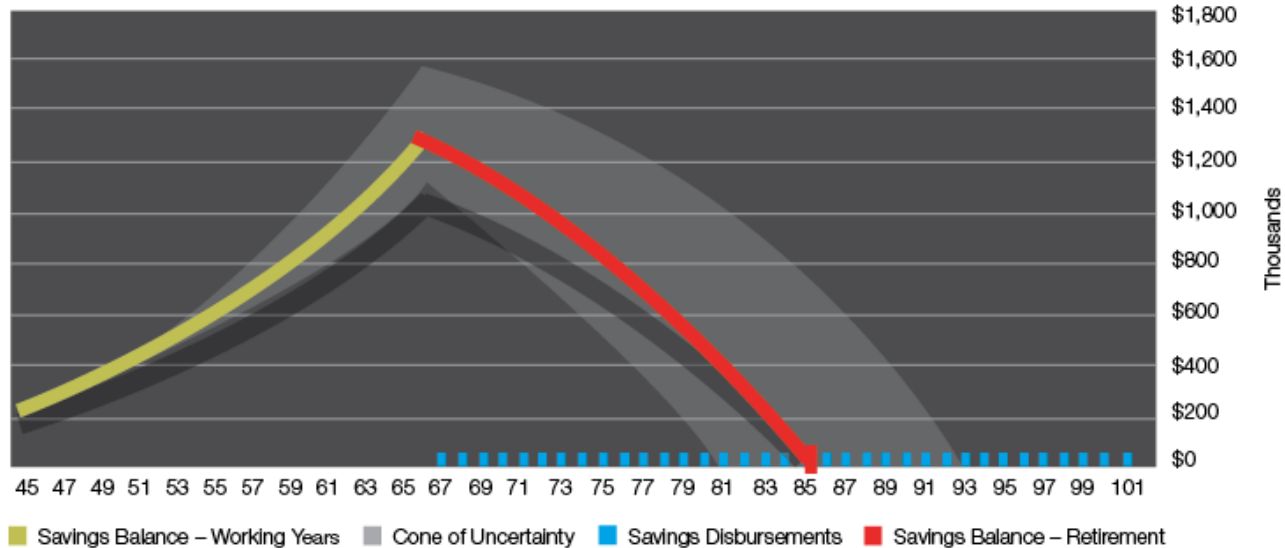
- 40-year-old professional.
- \$200,000 income.
- Retirement savings balance of \$400,000.
- Annual savings \$10,500 (includes 3% ER match).
- Annual inflation/income increase 1%.
- Savings increase 2%.
- Investment return 5.5%.

Illustrating the Risk



- Retirement Age: 67.
- Account At Retirement Value: \$2,459,000.
- Value at age 101: \$492,000.

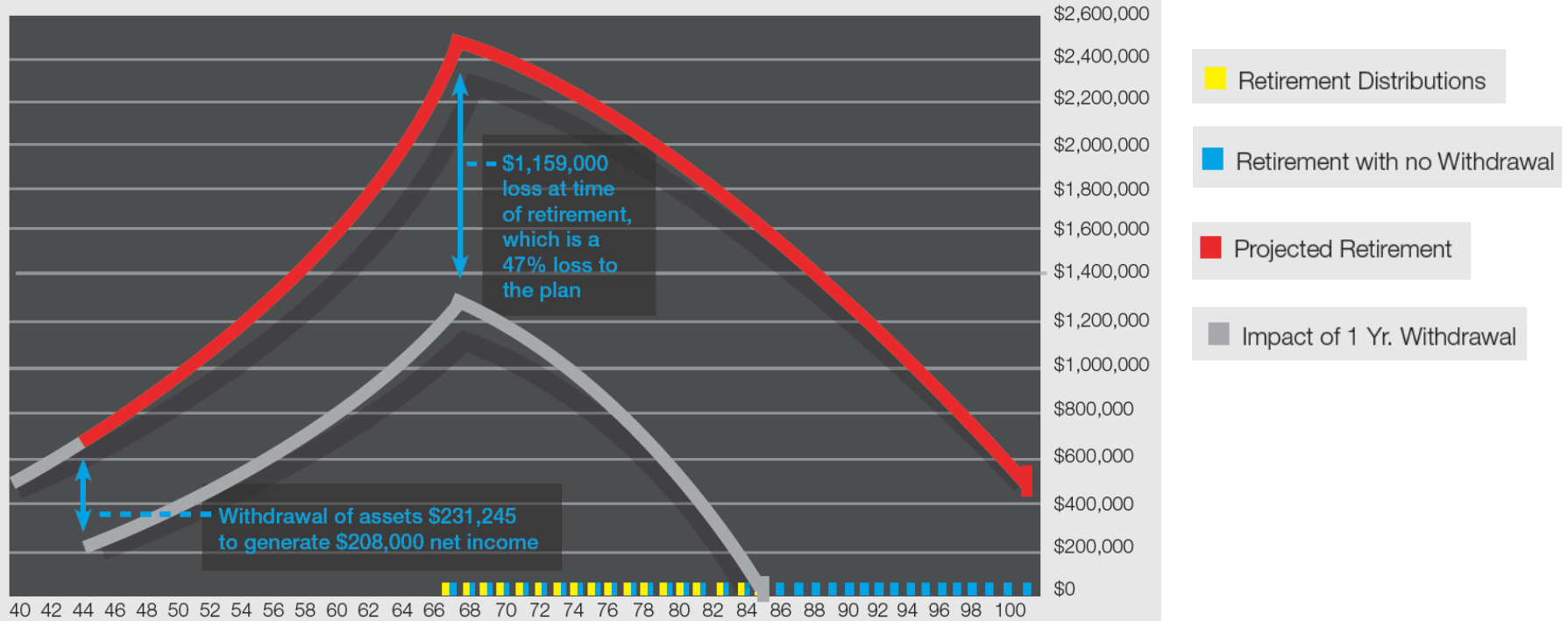
Illustrating the Risk



- Health issue at age 44.
- 15 months off work.
- Exhausts short-term savings.
- Pulls \$231,245 (1 year income) from plan.
- Net withdrawal is \$208,000 after penalty and tax.
- Plan runs out of money at age 85.

Illustrating the Risk

1 Year Income Draw at age 44

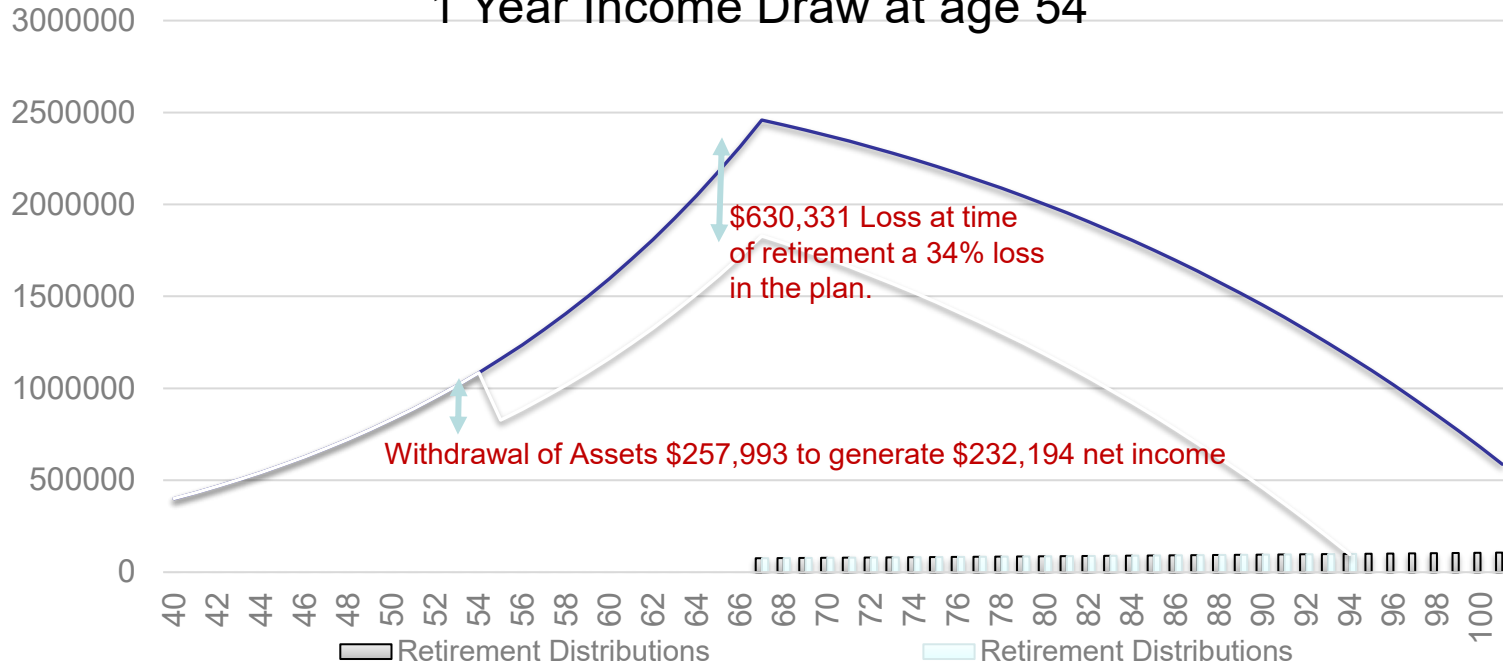


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Illustrating the Risk

1 Year Income Draw at age 54



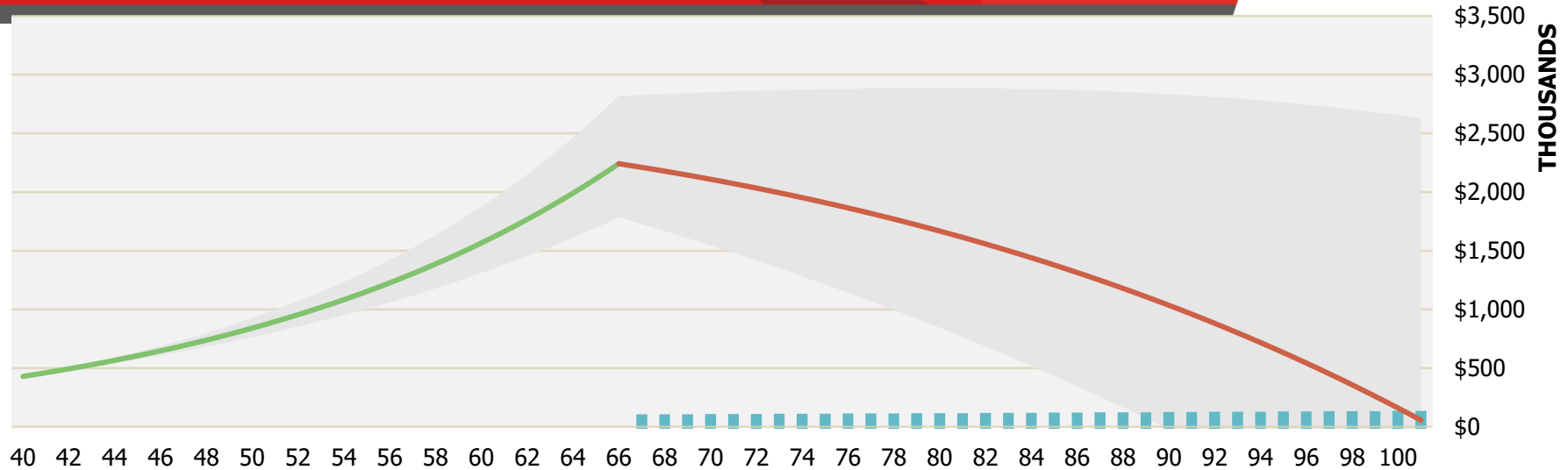
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The Solution

- An asset protection and income continuation (APIC) plan can provide downside risk mitigation at a moderate cost.
- This type of plan reduces the chances of a retirement funds withdrawal due to an unexpected change in health.
- Add an individual disability policy to the “retirement plan” to provide a more comprehensively protected asset.

Illustrating the Solution



- DI Premium of \$3,000, Lower Annual Investment (\$7,500)
- Retirement Age: 67
- Account At Retirement Value: \$2,241,500 (-9%)
- Value at age 101: \$57,000

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Positioning Asset & Income Protection

- By focusing on the benefit provided to the retirement plan we can position disability insurance as a valuable investment in protection.
- The premium can now be demonstrated to diversify the risk protection beyond just fiscal/economic risk.
- While the chances of a disability are low, the impact of a withdrawal is high.

Asset Protection & Income Continuation

Continuing the conversation with
your feedback and inquiries...

Upcoming DI Connect with Us Sessions

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- Tuesday, February 24, 2026 – 11 a.m. ET – [Dlnamic Cornerstone Individual DI Policy Provisions](#)
- Tuesday, March 3, 2026 – 11 a.m. ET – [All About DI Discounts](#)
- Tuesday, March 10, 2026 – **NO TRAINING – DI Forum Week**
- Tuesday, March 17, 2026 – 11 a.m. ET – [DI Illustration Training](#)

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