



# Sales Idea

## Income Protection for Young Families



### Client scenario

Alberto is a 30-year-old auto mechanic living in Amarillo, Texas, with his wife, Marisa, and their two young children. Alberto works in a local garage and makes \$36,000 annually, and Marisa stays at home to take care of their kids.

### Concerns

Alberto and Marisa, like many Americans, live paycheck-to-paycheck with little in the way of savings. Although living in Amarillo is affordable, Alberto has seen his coworker go through tough times when he was injured and couldn't work. They are worried about protecting their growing family.

### Solution

Alberto and Marisa want to ensure they have money coming in every week if an accident were to happen. They purchase **Income Protection** Disability Income Insurance for **Accident-Only**. They feel good having a short, **14-day elimination period** and **26-week benefit period** with a **\$415 weekly disability benefit**. They add the optional **Stay-at-Home Spouse Disability Income Rider** in case Marisa has an accident and needs help taking care of the kids while she recovers.

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<b>\$8.22</b>	<b>Accident-Only Coverage</b> <b>\$415 Weekly Disability Benefit</b> <b>14-day elimination period, 26-week benefit period</b>
<b>\$5.14</b>	<b>Stay-at-Home Spouse Disability Income Rider</b> <b>\$250 weekly benefit</b>
<b>\$13.<sup>36</sup>/mo.*</b>	<b>Total monthly premium</b>

\* Illustration based on 30-year old male with occupation class 2A. Stay-at-Home Spouse Disability Income Rider based on 27-year old female.

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