

Client	ER Doctor
Age	47
<b>Product Recommendation</b>	
Annual Income	\$200,000
New Base Benefit	\$ 7,258
New CAT Rider	\$ 4,409
<b>Total New Monthly Benefit</b>	<b>\$ 11,667</b>
Inforce Individual	\$ -
Inforce Group Coverage	\$ 5,000.00
Net Group (40% TB)	\$ 3,000.00
<b>Total Monthly Benefit</b>	<b>\$ 14,667</b>
<b>Total Benefit</b>	<b>\$ 2,328,525</b>
<b>% of Income Covered</b>	<b>88%</b>

Premium as a % of Total Benefit



**0.16%**

	Definitions	2 Yr MD/SA	Premium Guarantee	Benefit Period
Standard Option A	Pure Own Occupation	24 Month Limitation	Non Cancellable	Age 67
Standard Option B	Own Occupation and Not Working	Covered	Non Cancellable	Age 67
Standard Option C	Own Occupation and Not Working	Covered	3 Years then Guar. Renewabl	Age 67
Union Central	Pure Own Occupation	24 Month Limitation	Non Cancellable	Age 67
Met Life	Pure Own Occupation	Covered	Non Cancellable	65 or 70

Definition: 2 Yr MD/SA = Limitation for Mental Disorder and/or Substance Abuse

Premium Options:	Annual	Base Benefit	Total (Base & CAT)
Standard Option A	\$ 5,594.52	\$ 7,258	\$ 11,667
Standard Option B	\$ 5,594.52	\$ 7,258	\$ 11,667
Standard Option C	\$ 3,612.30	\$ 6,650	\$ 11,667
<b>Union Central</b>	<b>\$ 6,401.18</b>	<b>\$ 9,700</b>	<b>\$ 11,667</b>
Met Life Age 65	\$ 5,602.04	\$ 6,850	\$ 11,650

Premium as a % of Income

Opportunity Cost at 6%  
Future Value at age 67

\$ -  
\$ 77,284.00

Premium as a % of Income

**How to Sell Disability-**

**STEP 1:**

Ask your client what he/she spends on other personal insurance products.

Document the numbers, and calculate the annual and daily costs of each type of protection:

Asset	Value	Annual Protection Cost	Daily Protection Cost
Vehicles	\$65,000	\$2,400	\$ 6.56
House	\$650,000	\$2,000	\$ 5.47
Boat	\$50,000	\$1,200	\$ 3.28
Total	\$ 765,000	\$2,920	\$ 15.31

**STEP 2:**

Use worksheet that calculates the total value of paycheck protection for your client.

Then, calculates the annual and daily cost of paycheck protection:

**Worksheet**

ER Doctor	
Yrs. To Age 75	<b>28</b>
Annual Income	<b>\$200,000</b>
Total Paycheck to Age 75	<b>\$5,600,000</b>

Asset	Value	Annual Protection Cost	Daily Protection Cost
Vehicles	\$65,000	\$2,400	\$ 6.56
House	\$650,000	\$2,000	\$ 5.47
Boat	\$50,000	\$1,200	\$ 3.28
Total	\$ 765,000	\$2,920	\$ 15.31
Paycheck	\$5,600,000	\$ 3,527.98	\$ 9.64

**STEP 3:**

Now make the comparison.

Clients who understand this comparison will also understand that DI is a crucial and affordable investment.

Finally, be sure your client knows the odds of becoming disabled:

- \* Less than 1% chance of their house catching on fire each year.
- \* At age 32 the chance of disability for 90 days is 6.5 greater than death.
- \* 17% (one in six) of families experience disability
- \* Without their paycheck, they could never afford those other assets.