

PROTECTING YOUR CLIENTS INCOME

What does the future hold? A question none of us can predict but one that we, as financial professionals, are looked upon to help our clients adequately plan for by ensuring that the proper protection are in place for the potential unknown risks of tomorrow.

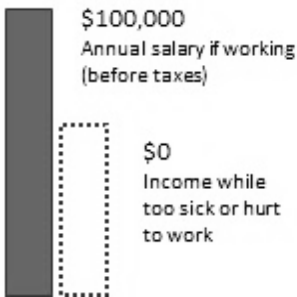
Proper planning requires consideration for the potential risk of your client no longer being able to work. Disability Income protection is often considered replacement “paycheck” in the event that a client becomes disabled and can help reduce, or eliminate, the risk of financial burden for your clients. Here’s some examples to illustrate the benefits of Disability Income coverage.

Occupation	Age @ purchase	Age @ disability	Condition	Total Benefit	Benefit Period (months)	Plan / Coverage Type
Dentist	56	62	Head/neck cancer	\$125,000	3	Key Person Replacement
Radiologist	30	36	Bipolar Disorder	\$121,725	4	Disability Income
Business Owner	34	46	Multiple sclerosis	\$62,745	10	Disability Income
Engineer	46	64	Shoulder injury	\$145,200	24	Disability Income
Dentist	36	56	Hand arthritis	\$299,623	Lump sum	Disability Buy-Out
Real Estate	41	56	Lung cancer	\$194,588	11	Overhead Expense
Doctor	31	36	Breast cancer	\$91,650	5	Disability Income
Designer	42	52	Brain hemorrhage	\$703,689	60	Disability Income

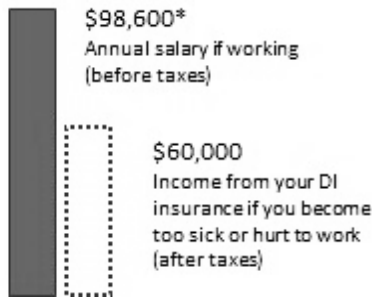
Source: Active Principal Disability claims payments through September 2019. The above is for illustrative purposes only and is not intended as a comprehensive representation of circumstances surrounding the claims displayed, an inclusive representation of all claims, or a promise to pay specific claims.

THE IMPORTANCE OF PROPER PLANNING

Plan A



Plan B



*100,000 less \$1,400 in hypothetical annual disability income insurance premiums. Premiums and \$5,000 monthly benefit amount depend on various factors. Your local representative can illustrate the exact amount you’re eligible for based on current underwriting guidelines. This a hypothetical example only.

NOTE: Premium cost comparisons are for illustrative purposes only

* Actual premiums may vary based on underwriting approval which considers factors, included but not limited to, the following: gender, age, smoking status, benefit amount, elimination period, resident state and occupation class.

Sample monthly cost

This chart shows how much your client would pay for \$1,000 in monthly benefits. You can estimate the cost for more coverage by using the following:

Age	Male	Female
25	\$19	\$31
30	\$22	\$42
35	\$27	\$46
40	\$33	\$55
45	\$43	\$59

$$\boxed{} \times \boxed{} = \boxed{}$$

Sample monthly cost from chart

Multiple needed to reach desired monthly benefit (example, input a 3 for \$3,000 in monthly benefit

Estimate premium cost per month*

Assumptions: Principal Individual DI Insurance policy, Michigan resident, to Age 65 Benefit Period and Your Occupation Periods, non-tobacco, \$1,000 maximum monthly benefit, 90-day Elimination Period, 4A occupation class.

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