

> Sales Ideas

TIPS FOR SELLING PRIORITY INCOME PROTECTION® AS MORTGAGE PROTECTION

Your clients' house is probably the largest purchase they have made. But, it's not just four walls and a roof. It's a home, a safe haven from the world's distractions and the place where memories are made. Their income makes it possible.

THE NEED

Ask your middle-income clients, *“What’s your plan to pay for your mortgage, along with all your other bills, should you be unable to work due to illness or injury?”*

Some may be prepared. They’ve planned and scrimped and saved. Considering that nearly 70 percent of Americans have less than \$1,000 in savings and more than one-third have no savings at all,¹ people in this group are outliers.

Others may say, “I’d find a way to make it work if something happens.” Clients with this mindset believe they’ll find a way to make ends meet. The problem is, many are less able to weather fluctuations in their income than they imagine.

TODAY’S REALITY

The average homeowner spends nearly \$1,500 per month in housing costs.² That’s roughly one-third of the pre-tax income for an average household income of \$53,000. Adding in the other bills (groceries, health care, transportation, credit card debt, etc.) and many are feeling the pinch, including 36 percent who have either stopped saving for retirement or accumulated credit card debt in the past three years just to pay their mortgage.³

THE SOLUTION

A conversation about disability income insurance may be needed.

- > Discuss financial pain points and gaps. People often overestimate their ability to cover unexpected disruptions in their pay schedule off the job.
- > Disability insurance *is* mortgage protection should an illness or injury keep your clients from working.



We’re recommending Priority Income Protection® and so should you. An affordable and easy-to-understand disability insurance policy that delivers portable coverage in days, PIP is ideal for middle-income earners who want to protect their investment.

And thanks to streamlined underwriting and an easy quote e-App, you don’t have to be a DI expert to position it!

Get started! Go to mutualofomaha.com/pip for details.

[Marketer Name]
[Marketer Phone Number]
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¹ gobankingrates.com/personal-finance/data-americans-savings/

² census.gov/quickfacts/table/PST045216/00

³ MacArthur Foundation, “How Housing Matters,” May, 2016.