

Sales Idea:

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 staying in that home possible, but many clients don't have a plan in place if they were to lose that income.

The Need:

Ask your clients about their plan to pay their mortgage or rent and other bills if they were sick or injured and unable to work. It's an important question because:

- Nearly 70% of Americans have less than \$1,000 in savings.
- More than one-third have no savings at all.¹

The Reality:

An unexpected sickness or injury can happen. When clients are unable to work, their income stops but their expenses don't. How would your clients pay for:

- Mortgage or rent
- Groceries
- Utilities
- Insurance

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 to their income.
- Disability income insurance is mortgage protection should an illness or injury keep your clients from working.

It's an affordable and easy-to-understand disability income insurance policy that delivers portable coverage in just days.

Go to mutualofomaha.com/pip for details.

¹ gobankingrates.com/personal-finance/data-americans-savings/