



**Diversified Brokerage
Specialists**

Expert Support. Unmatched Service.

Life, Annuity, Long Term Care and Disability Insurance

CASE STUDY

The Power of Income Protection with Disability Insurance and FPO Rider

*“Better than compound
interest for advisors!”*



Meet John, a dedicated insurance agent appointed with Diversified Brokerage Specialists, who's always on the lookout for innovative solutions to serve his clients better. One day, John had the opportunity to work with Emily Turner, a brand-new investment banker with a promising career ahead of her.

Emily was dedicated to her career, already earning a substantial income, and aspiring to provide the best for her future. John recognized that disability insurance was a critical component of Emily's financial strategy, given her high income. Plus, the chances of someone experiencing a disability prior to age 65 is 8 times greater than dying. He presented Emily with a disability policy that included a Future Purchase Option (FPO) rider.

What caught Emily's attention was the policy's incredible value. For just 2.0% of her income, she could secure \$2.5 million in coverage, ensuring her financial stability in the event of a disabling injury or illness.

The FPO rider was another compelling aspect. It granted Emily the exclusive right to purchase additional disability insurance every 3 years without the need for medical underwriting and based on her increasing income. Emily appreciated the flexibility this offered as her career advanced.

This was also good for John because he would be able to make another sale with full first-year commissions every 3 years while ensuring his client was protected. Also a great time to bring up life insurance needs.

As Emily's career flourished, she met someone special, another investment banker, and they got married. Together, they bought a beautiful family home and began planning for their future. Like clockwork, another FPO option comes along allowing for an increase in her disability coverage. John followed up with Emily to see if she needed more disability insurance. This time not only did John help her with a disability increase but was also tasked with selling her and her spouse \$10 million-dollar life permanent insurance policies. The commission here was astronomical!

John realized that between the disability commission, policy increases, renewals, persistency bonuses and additional life insurance sales, his revenues from disability insurance sales are fantastic! Better than compounding interest. All while protecting his clients' income, college degree, and family!

If Emily ever were to become disabled, she is protected. By keeping her policy benefits up with her growing income she can maximize her income when disabled. The FPO rider allows her to increase her disability without any medical questions. So even if her health has changed, she is still guaranteed additional coverage.

In her time of need if disabled, Emily would start receiving monthly disability benefit payments, which replace her lost income. How important is that? What will you be sending your clients? A Sympathy card or a monthly check!

With her disability protection up to date, Emily can continue to meet her mortgage payments, provide for her family, and access the medical care she would need. Disability insurance with the FPO rider keeps her income coming in also allowing her life insurance to remain untouched, providing for her children in the event of her death.

This case study underscores the practicality and significance of disability insurance with a FPO benefit. By offering comprehensive solutions like this, you not only protect your clients but build sustainable recurring revenues and future sales opportunities for yourself!

Call Diversified Brokerage Specialists today to get started at 800-621-6161

