

How Solid Are Your Clients' Financial Foundations?



Disability insurance (DI) can be the foundation of your clients' financial plans.

Without income protection, financial flow to other bills can be a challenge if someone cannot work due to injury or illness. Make sure your clients' financial building blocks are well supported with DI.

Did You Know?

Eight in 10 consumers do not own disability insurance, but paying basic living expenses in the event of a disability is among the top five financial concerns consumers have.*

Protect Your Clients' Assets

Estate

- Pass on personal and business assets

Accumulation

- Retirement plans
- Personal investments
- Savings
- Business ownership

Risk Management

- Auto insurance
- Health insurance
- Life insurance
- Property insurance

Find the Best Policy Option for Your Clients

Option 3: Good

Help your clients keep their income protection afloat.

- 30- or 60-day elimination period
- Two-year benefit period
- Residual, future purchase and Return of Premium (ROP) - change "what if" to "when" with an ROP rider²
- Benefit amount is just enough to cover the client's main fixed expenses

Option 2: Better

Help your clients anchor their income protection.

- 90-day elimination period
- 5-year benefit period
- Riders² that a client needs the most (options include Residual, Return of Premium Future Purchase)
- Benefit amount is just enough to cover the client's main fixed expenses

Option 1: Best

Help your clients steer their income protection course.

- 90-day elimination period
- Age 67 benefit period
- All the "bells and whistles" of the maximum benefit a client qualifies for with all riders² available



Contact Jeff Ellis at 917.294.1238 or INFO@FrontierBIS.com
Contract with Frontier Brokerage today!

¹Source: 2019 Insurance Barometer Study, LIMRA and Life Happens

²Policy riders are available at an additional cost and may not be available for all products. Terms and conditions apply.

