



Sales Idea - Disability Income Insurance for Physical Therapists



Market Watch

There are about 240,000 physical therapists in the United States.¹ This profession is expected to grow 28 percent over the next 10 years, which is much faster than the average for all occupations.¹ Physical therapists frequently help patients with health problems, and see the need for disability insurance coverage first-hand.

Client Scenario

Amber is a 31-year-old physical therapist from Carson City, NV. She is married with a toddler at home. She received her Doctor of Physical Therapy (PDT) degree five years ago and loves helping people in her job. Amber's annual salary is \$85,000.

Concerns

Amber and her husband earn \$165,000 in household income. But like 69 percent of all Americans, they have less than \$1,000 in their savings account.² She and her husband own a \$265,000 home. In addition to \$1,000 in daycare expenses, the family has other monthly expenses, including their mortgage and \$8,000 in credit card debt. Amber sees what conditions cause disabilities at work every day and realizes it can happen to anyone, at any age, at any time. If Amber were to lose her source of income due to an accident or illness, the family would need help to pay all of their bills.

Solution

Amber wants to protect her paycheck and understands the value of getting this coverage at her age. She has issued an individual disability insurance policy providing her a **monthly benefit of \$4,430 over two years** after a **90-day elimination period**. To get the most coverage for her dollar, she opts for the **Supplemental DI rider**.³

\$65.41/mo.

**Century+ Individual Disability Insurance policy with riders
Occupation Class 3A, Non-smoker**

1. Bureau of Labor Statistics, U.S. Department of Labor, Occupational Outlook Handbook, Physical Therapists, 2016. Based on the 10-year period 2016-2026.

2. Council for Disability Awareness, Protect Your Lifestyle with Disability Insurance, 2017.

3. SDIR known as Social Insurance Substitute Rider (SISR) in New York

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