

WHAT ARE YOUR TOMORROWS WORTH?

Potential total earnings to age 65 (assumes 3% annual increases)

Age	\$50,000	\$75,000	\$100,000	\$150,000	\$200,000	\$250,000
30	\$3,023,104	\$4,534,656	\$6,046,208	\$9,069,312	\$12,092,416	\$15,115,520
35	\$2,378,771	\$3,568,156	\$4,757,541	\$7,136,312	\$9,515,083	\$11,893,853
40	\$1,822,963	\$2,734,444	\$3,645,926	\$5,468,889	\$7,291,852	\$9,114,816
45	\$1,343,519	\$2,015,278	\$2,687,037	\$4,030,556	\$5,374,074	\$6,717,593
50	\$929,946	\$1,394,918	\$1,859,891	\$2,789,837	\$3,719,782	\$4,649,728
55	\$573,194	\$859,790	\$1,146,387	\$1,719,581	\$2,292,775	\$2,865,969

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Establishing the Need

Most people don't think about the true economic value of their ability to earn an income. They tend to think short-term: getting the raise or the next promotion, not the total economic potential of what they will earn before retirement.

Use this chart to help your prospect understand the value of his or her ability to earn an income over a working career. Earned income is the foundation upon which rest all their financial hopes and dreams. It is truly the prospect's most valuable asset. Doesn't it make sense to protect that income?

SCRIPT:

Most people don't think about the total economic value of their ability to earn an income. You will truly earn a fortune. (Help the prospect find his or her approximate total earned income on the chart, given the current age and income level.)

The dollars you earn pay for all your expenses of daily living. They are also the financial foundation for all of your family's hopes and dreams.

Doesn't it make sense to protect your economic potential?