

AXA Equitable's Term Series 150



sales idea

They Do It All...and So Well that It's Often Not Noticed

What if the stay-at-home parent isn't there to do it all?

While it would be emotionally heartbreaking to lose a stay-at-home parent to an unexpected death, it could also be financially devastating.

Do you know these clients?

“One of us stays home with the children while the other works, so we don't need additional insurance.”

What your clients may not realize: The value of a stay-at-home parent is often unrealized and uninsured!

They cook, clean, get the kids ready for school, help with homework, get the kids to activities, pay the bills and more! “Can you hold this, fix this, open this, tie this?” “Where are my shoes, my coat, my keys?” “Can you pick me up, can you drive me, can you help me?”

The hands that once held history and philosophy books now hold books on effective parenting.

What would your client need to pay to replace these parenting services in the event of an untimely death?

- A nanny
- A chauffer
- A cook
- A housekeeper
- A tutor
- A gardener
- A nurse
- A bookkeeper
- A handy man
- A psychologist

According to salary.com, the average stay-at-home mother in the U.S. works 96 hours each week – that's 56 hours of overtime. For 2009, on average this is annual compensation of \$122,732 for a stay-at-home mom. And for working mothers, the website has determined an additional 52 hours a week over and above work, or compensation of \$76,184.

Do your clients really think the stay-at-home parent does not need insurance?

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