

Sales Idea: Selling to Business Owners



Most small businesses rely on the day-to-day involvement of the owner. If the owner is unable to work due to a sickness or injury, it could impact the business operations making it difficult to keep the business running.

Business owners who are unable to work may experience an income hardship with their business as well as in their personal life.

Don't miss the opportunity to talk to the employees of the small businesses about the importance of protecting their incomes as well.

Who to Prospect:

- Small- to mid-size businesses, sole proprietorships, partnerships, LLCs, S or C Corporations.
- Limited geographic locations (simplifies multi-life employee enrollment).
- Businesses that have had past success (good participation) with employee voluntary insurance programs.

Proof Points:

- Show business owners how to protect their business with Business Overhead Expense disability insurance. The policy can pay monthly expenses, up to \$20,000 per month, to help keep the business running when the owner becomes disabled. Owners can select a benefit period of 12 or 18 months.
- Discuss the importance of disability income protection for themselves and their employees. The DI Choice at Work portfolio offers three product solutions; Accident Only, Short-Term and Long-Term Disability.
- To help meet business budget concerns, multi-life disability income insurance can be offered to employees on a voluntary basis (employee-paid).

Learn More

Go to the Products section of Sales Professional Access to learn more about our income protection solutions.

