

> Sales Ideas

TIPS FOR SELLING DISABILITY INSURANCE

Young Couples: Important Prospects for Income Protection

Start the conversation about disability income insurance with young couples who have bought a home or are starting a family. It's the best time for them to build a foundation of financial protection.

THE NEED

Individuals in this age group have a lifetime of earning potential. Income is their most important asset. Their lifestyle and long-term financial plans depend on it.

An illness or injury that keeps your client from working can quickly impact other assets such as savings and retirement funds. These resources could be depleted depending on the time needed for recovery and return to work. It may take years to rebuild these assets.

WHO TO PROSPECT

- > Single, full-time wage earners
- > Those who have bought a home or started a family
- > Primary wage earners in families
- > Your current Life insurance clients

SOLUTION

- > Talk to clients about the value of their ability to earn an income. Explain what's at risk, potentially a lifetime of earnings, should they lose that ability because of an illness or injury
- > Show how disability income insurance can pay them an income while they recover to help pay expenses and protect their other assets
- > Disability insurance rates are based in part on occupation risk classification, but also on age and health. So you can offer real savings to clients in their 20s and 30s, ages when people generally are in good health



- > Remember, you have flexible ways to create full coverage or supplement existing group coverage for your client using one of our Disability products