



disability

# Conversation Starters

Not sure how to bring up the topic of disability insurance? The Tellus Disability Solution Center is here to help you feel more comfortable when bringing up the idea of disability insurance to your clients. Below are five quick questions that will help spark the conversation and help your clients become aware of their need to protect their income.

**What is your most important asset?** The majority of people will respond that their home, car, jewelry or other physical possessions are their most important assets. While these can all be very valuable physical assets, the majority of people's most valuable asset is their ability to earn a living and receive a paycheck. This ability to earn a living is what pays for all of the physical assets that people own and many of their plans for the future.

**How important is your income to your everyday life?** Most people understand the value of their paycheck when presented in the context of the things that it pays for. What they often need to be reminded of, is what happens if that paycheck stops due to an illness or injury. According to the non-profit organization, Life Happens, missed mortgage payments due to the cost of disabilities have historically caused nearly half of all mortgage foreclosures and a significant number of personal bankruptcies.

**What are you doing to protect your income?** This is a good way of bringing up the topic of individual disability income protection (IDI). Most people will say that they have disability coverage through their employer or that they will use workers compensation coverage, in the event that they are unable to perform their job. What they don't understand is that group disability insurance often offers far less than their actual income and much less than they would be able to comfortably live on. Also, workers compensation only covers their income in the event that they are injured while performing the duties of their job. According to the Council for Disability Awareness, DI claims rates show that approximately 90% of disabilities are caused by illness and not injuries.

**Do you have your "MUG" covered?** Many people are hesitant to purchase DI because they believe it will be too expensive. Be sure to explain to your clients the benefit of having at least some coverage in place to cover their basic living expenses in the event that they are unable to work due to a disabling event. Not having to worry about paying for the mortgage, utilities or groceries will go a long way to being able to focus on recovering from a disabling event and not having to worry about where the money will come from to cover the basic needs of their families.

**What if we could protect your income for less than the cost of your cable and internet?** Stressing the importance of affordability will help to alleviate the clients concerns that DI will be too expensive for their budget. Reminding clients' that coverage can be affordable and can be customized to fit their unique need will help overcome one of the main objections that DI is too expensive.

**Contact the Gene Pleasants Agency to learn more about how to start the income protection conversation with your clients. Raleigh 800.283.8376**

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