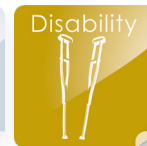


Profiling Businesses for Disability Insurance



Did you know business owners ranked business protection as their #1 priority and income protection as their #3 priority?¹ Are you looking for ways to expand your sales opportunities in this ever growing marketplace? Below are four scenarios – each with a different income protection concern and a possible solution.

Potential Client

All Clients

Income Protection Concern

Questions surrounding income in the event of a sickness or injury.

Questions to Ask

- What are your monthly expenses?
- What are your savings and investments?
- How long could you afford to go without an income?
- What sacrifices would your family have to make during a period you were unable to work?

Possible Solution

Individual Disability Insurance

[Learn More](#) from MetLife.
[Learn More](#) from Principal.
[Learn More](#) from The Standard.

Potential Client

Business Owners

Income Protection Concern

Maintaining health of the business during a period of disability.

Questions to Ask

- Could you keep your business open if you were unable to run it?
- Would you continue to be able to draw a salary during a period where you were unable to work?
- Would the strength and stability of your business suffer during a period of disability?

Possible Solution

Business Overhead Expense

[Learn More](#) MetLife.
[Learn More](#) from Principal.
[Learn More](#) from The Standard.

Potential Client

Partners and Co-Owners

Income Protection Concern

Dealing with the extended absence of a partner or co-owner due to accident or sickness.

Questions to Ask

- Are all owners key to the success of the business?
- Would the other owners be able to pick up the additional workload of the absent owner?
- Is there a plan to buy out a permanently disabled owner?
- Are there plans in place to protect a disabled owner's share of the business?

Possible Solution

Disability Buy-Out Insurance

[Learn More](#) from MetLife.
[Learn More](#) from Principal.
[Learn More](#) from The Standard.

Potential Client

Owners with Outstanding Loans

Income Protection Concern

Continued payment of certain debts during a period of owner's disability.

Questions to Ask

- Does your business have enough cash to pay on-going loans during a period of an owner's disability?
- Would forfeiture of loans have a negative impact on the health of our business?

Possible Solution

Business Loan Protection

[Learn More](#) from Principal.

Contact GPAgency 800.283.8376, and let us help you protect your clients' income.

¹2012 Business Owner Market Study, conducted by Harris Interactive® for The Principal®.

For Insurance Professional Use Only — not intended for use in solicitation of sales to the public. Products and programs offered through Tellus are not approved for use in all states. 07.14 DINS14-4889-A, 0715

Copyright © 2014 Tellus Brokerage Connections.



www.gpagency.com