

Why should I sell disability insurance?

Let me tell you, if your not asking your clients about it, some other agent will!

This is a big missed opportunity! A Back End Sale!

Disability policies are not a flashy high commissioned sale. They are high priced and in most cases hard to get approved, but this is one of the most important policies your client can buy.

This policy is designed to protect their most important asset – their income!

Without an income the majority of Middle America would lose their homes, savings and their families financial future. This is a major problem that is quite often overlooked by most agents.

This makes for a great sales opportunity – with anything you sell Health, Life, Car, Homeowners Insurances, etc.... ask your client this:

Mr. & Mrs. Jones,

You just purchased _____ insurance, to protect your_____.

May I ask you one more important question?

Do you have insurance that protects you most valuable asset, your incomes?

This leads into a whole other realm of opportunity to make additional sales. Don't take this wrong I not telling you to sell a \$200 + month Premium to age 65 policy to cover their incomes and then lose your primary sale. What I'm suggesting is to tack on a small \$25 to \$50 month premium to purchase a 2 year benefit base DI policy with no bell or whistles.

Remember the old adage "Something is better than nothing."

Ask the questions!!! If you don't ask, you won't sell. This is a simple idea that you can apply immediately to your business. If your write one case a week, it can add 15k to your income per year, for one simple no pressure question. Remember that on your next sales call!

Great Facts About Disability Insurance:

- **Recent HUD data state that disability is 16 times more likely to cause foreclosure of a primary residence than death and is a leading contributor to individual bankruptcy.**
- **1 in 3 working Americans will become disabled for 90 days or more before age 65.**
- **The average disability absence is 2 1/2 years.**
- **More than 80% of working Americans don't have disability income insurance or aren't covered adequately.**

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"Failing to plan is planning to fail"