

A FAST AND AFFORDABLE SHORT-TERM DI SOLUTION



Spring is here! And many of your clients are starting to get out and enjoy their favorite outdoor hobbies – riding motorcycles, mountain climbing, rafting, boating, etc. But what happens when fun in the sun results in an accident? One that temporarily prevents your client from returning to work while they recover – a few months of lost income can be a financial catastrophe for most.

Thankfully, there is an affordable income protection program geared specifically towards short-term disabilities – where your clients can secure coverage that will pay tax-free income if they get sick or hurt. And provide peace of mind that the bills will get paid and food will still be on the table while they recover.

The common misconception is that this type of coverage is going to be too expensive for you average client—but the reality is the coverage is much more affordable than most people realize.

For example: A 30 year old male professional can get \$3,000 a month payable for 1 year and the premium in most cases is less than \$20 per month. Which can be affordable for most clients! This **throws out the misconception that DI coverage is too expensive and the mindset of 'I can't afford it.'**

The call you *do not* want to receive as an Advisor is where your client is in the hospital and suffering from an injury and you never had the conversation regarding an income protection plan. As an Advisor, it is your job to reassure your clients that you are their advocate – and that you are there to help protect them in an event like this.

Some additional features of this policy are – a Retroactive Accident Rider will pay from day 1 for accidents lasting over 90 days—which eliminates the waiting period. Another great feature is Simplified Underwriting for clients under the age of 50, there are no exams or labs just a telephone interview and the policy will be issued within 48 hours.

This concept of an income protection plan with a remarkably low premium will open the door to larger sales and engage those new and younger clients in having a conversation with you about protecting their income.