

SOME POINTERS ON...

How To Start a Disability Conversation

- * You and your family live on your earnings. If your earnings stop, what income-producing assets will support you and your family?
- * Your expenses do not stop when your income stops.
- * How much would you charge for the rights to all your future paychecks?
- * How would you feel if you had a 29% pay cut next month? How about a 100% pay cut?
- * Give me one reason for not buying Disability Income Insurance—one your spouse and children will understand.
- * Retirement due to age is an option. Retirement due to disability is not.
- * If you decide to “self-insure”, you will become the world’s smallest insurance company.
- * How would you feel if on every payday, you lost your pay check on the way to the bank? Shouldn’t you have paycheck insurance?
- * Can your spouse afford the time and money to support you?
- * Congratulations on buying life insurance to ensure that your family will receive an income if you die. But what happens if you don’t die and you can’t work?