

# Conversation Starters

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



**1 What is your most important asset?** Many people may respond that their home, car, jewelry and other physical possessions are their most important assets. While these can all be important, the ability to earn a living and receive a paycheck may actually be their most valuable asset. The 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.

**2 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 can buy. However, what happens if that paycheck stops due to an illness or injury? According to Life Happens, nearly half of employed Americans (46 percent) would feel financially burdened in two weeks or less without a paycheck.\*

**3 What are you doing to protect your income?** Many people might say that they have disability coverage through their employer, or that they could use workers' compensation coverage in the event that they are unable to perform their job. What they might not know is that group DI may offer far less than their actual income, and much less than would allow them to live comfortably. In addition, workers' compensation only covers their income in the event that they are injured while performing their job. According to LIMRA, almost six in 10 workers who opt out of DI claim they don't need the coverage or that it isn't worth the cost. However, more than 25 percent of employees underestimate the chance of becoming disabled before retirement.\*\*

**4 Do you have your "MUG" covered?** Many people are hesitant to purchase DI because they believe it is too expensive; but, having *some* coverage in place to cover basic living expenses in the event that they are unable to work due to a disabling event could help pay the bills. Not having to worry about paying for the mortgage, utilities or groceries (MUG) may bring peace of mind when trying to recover from a disabling event - so could being able to meet the basic needs of their families.

**5 What if you could protect your income for less than the cost of your cable or internet?** Affordability is an important consideration for many people and a common objections to purchasing DI. To help alleviate clients' concerns that DI is too expensive for their budget, it is important to provide options to show them coverage can be affordable and customized to fit their unique needs.

Contact the **Crump Disability Solution Center Sales Desk at 800.582.7785, option 3, option 1** to learn more about how to start the income protection conversation with your clients.

\*Source: Life Happens, Summary of Survey Findings for "What Do You Know About Disability Insurance," Life Happens 2018

\*\*Source: Facts from LIMRA 2019 Disability Insurance Awareness Month



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