Love in Action

When Income Protection Becomes an Act of Care

By Kenny Russell, *Crump Director of Disability Sales*

The most impactful financial conversations begin with purpose, not products. Understanding who relies on a client's income — and what that income makes possible — creates clarity around what's truly at stake. In financial planning, love is often expressed through protection: safeguarding stability, security, and the future that clients are working to build.

Income is the engine behind nearly every financial plan. It pays for the everyday, unlocks opportunities, and funds tomorrow's plans. Protecting income is, at its core, a way of protecting the people and priorities you love.

While no one expects an illness or injury to interrupt their career, the truth is that many individuals will experience a health event at some point in their working years that sidelines them longer than anticipated. When that happens, the financial consequences can be significant.

A simple but powerful question helps bring this risk into focus:

"What would change if your next paycheck were your last — for the next three, four, or even fifteen years?"

For most households, emergency savings may only cover a few months. However, prolonged income disruptions can force tough decisions such as selling assets, taking on debt, or permanently reducing future goals. Emotional stress often exacerbates financial strain, affecting not only the individual but also those who rely on them.

This is where thoughtful conversations around income protection become an essential part of a well-rounded strategy. Disability income (DI) coverage helps ensure that a temporary or long-term inability to work doesn't compromise the stability and security clients have worked so hard to create. It's not about planning for the worst; it's about preserving choices and protecting what matters most.

Why Income Protection Matters

Nearly 29% of Americans entered 2026 with more credit card debt than emergency savings, a trend Bankrate has seen consistently since 2011.[1] With limited financial cushions, an unexpected illness or injury could quickly strain household finances — making disability income protection essential.

From a financial professional's perspective, these conversations present a chance to provide additional value. By guiding clients to see their income as their most important financial asset, you reinforce your position as a trusted partner in their financial health. Additionally, many protection solutions can be tailored to fit a reasonable budget, often costing less

than 2% of their yearly income. Premium payments can be customized to monthly, quarterly, semiannual, or annual terms, making it easier to integrate protection into their overall financial plan.

Ultimately, protecting income is about more than replacing a paycheck. It's about safeguarding the people, plans, and priorities that income supports. At its heart, income protection is an expression of love — ensuring the life clients are building, and the people they care about most, remain secure when the unexpected occurs. When viewed through that lens, protection becomes a natural, caring step, not an afterthought.

If you're looking to uncover opportunities within your book of business or want support guiding these conversations, we're here to help. Together, we can turn care into action and help clients protect what matters most.

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