

One question gets clients talking about DI

When it comes to income protection, a simple question can help you start a conversation with clients about individual Disability Income (DI) insurance – whether they’ve ever been asked about it or not.

Start the DI dialogue with 1 question

You: *“If you became too sick or hurt to work, how much income would you need to live your life?”*

Client: *“All of it.” or “Enough to get by.”*

You: *“Tell me about your plan to do that. Let’s make sure you have what you need.”*

Client 1: *“I have coverage through work.”*

- Ask them **key questions** about their group coverage.
- Inform them about our **multi-life program and discounts**.

Client 2: *“I don’t have a plan.” or “I have an emergency fund.”*

- Show this **one-minute video** about the value of DI.
- Share how someone was impacted by a disability – a person you know or one of our **real-life stories**.

Keep clients talking

- Help clients **calculate** how much protection they need (with or without existing coverage) and what it costs.
- Use **pre-screening questions** to get all information for a quote.
- Overcome objections using **one-page sales ideas**.