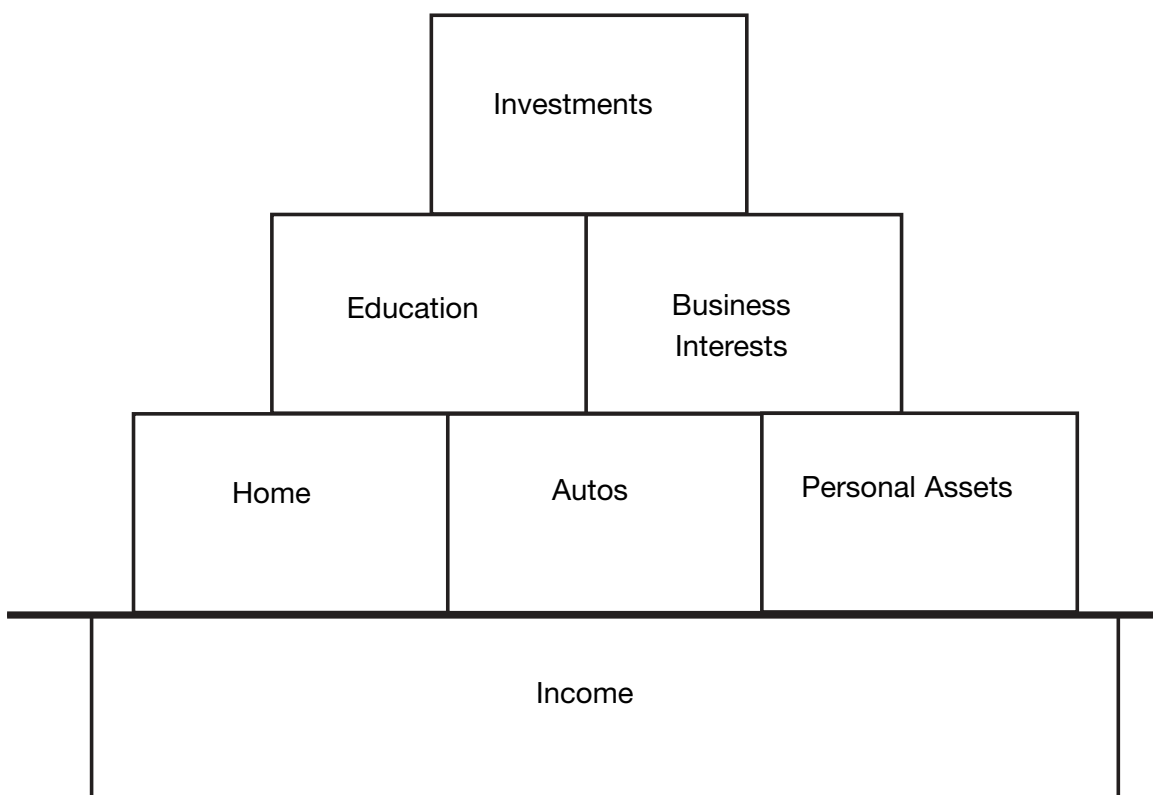


# THE BUILDING BLOCKS OF YOUR FINANCIAL LIFE

**What are the building blocks of your financial life:  
the assets and other things you work so hard to acquire?**



The entire structure rests upon the one fundamental building block:  
your ability to earn an income.

**What will happen to your financial life if this building block is pulled away?**

# THE BUILDING BLOCKS OF YOUR FINANCIAL LIFE

## *Establishing the Need*

This “building blocks” approach can help your prospect understand the importance of his or her earned income and why it is important to protect that income. It is most effective if you draw the chart while you are talking with the prospect, labeling the blocks as appropriate.

### **SCRIPT:**

While drawing the building blocks above the line, say:  
“(Prospect’s First Name), we can think of our financial ‘house,’ or structure, as being made up of building blocks. These blocks are the assets and other things you work so hard to acquire for yourself and your family. For example, your home.

What are some others? (*Wait for responses and enter the labels. Draw the line and the big block underneath it.*)

Now, consider that the balance and soundness of the entire structure depends on one thing: your ability to work and earn an income. What would happen if these were actual blocks balanced on top of each other and someone pulled out the bottom block, your earned income? (*Wait for a response.*)

That’s right, the entire structure will fall apart. That’s what can happen if an injury or illness takes away your ability to earn an income. Doesn’t it make sense to insure your income, in case you can no longer work?”