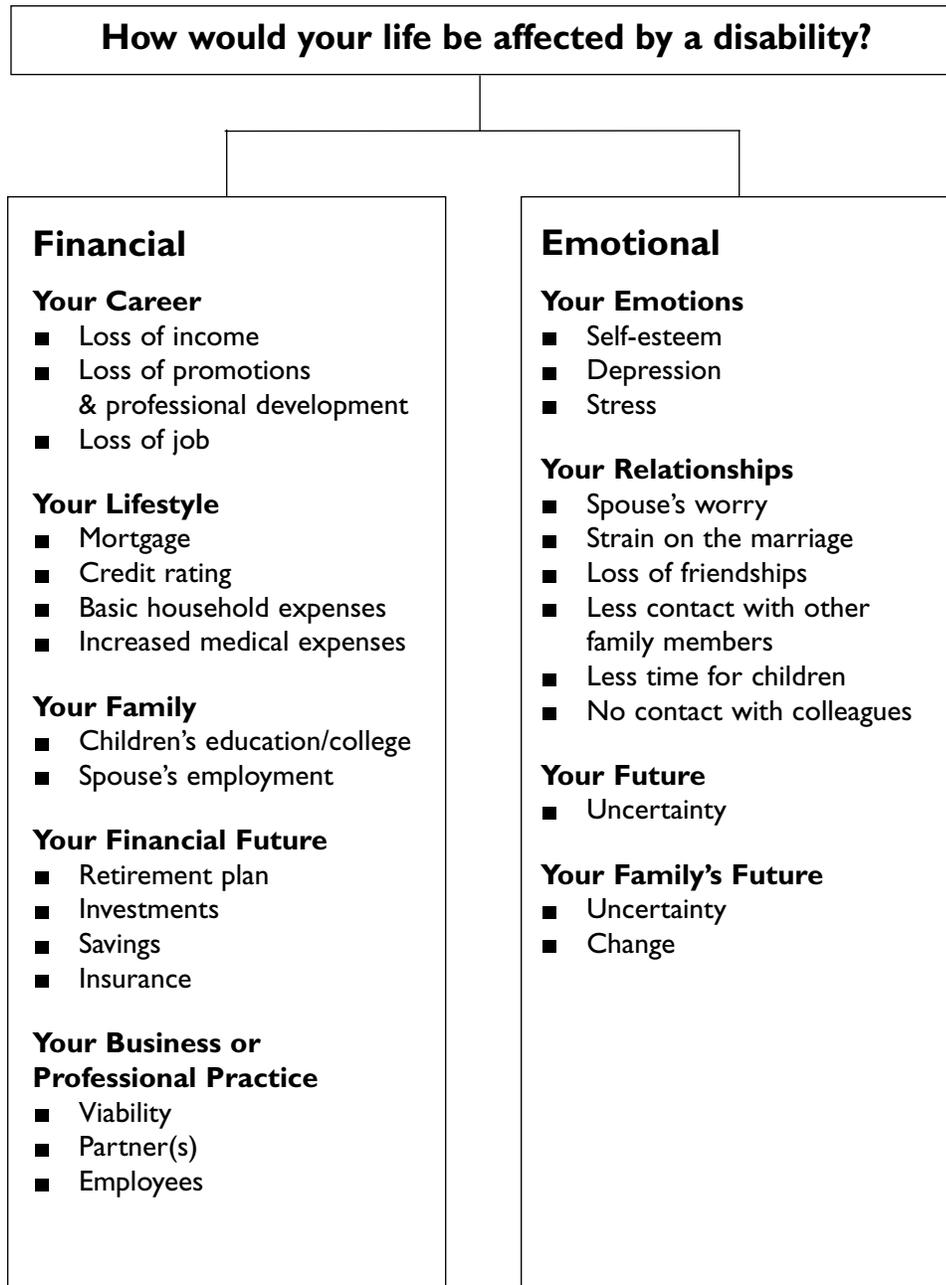


HOW WOULD YOUR LIFE BE AFFECTED?



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Establishing the Need

No one knows when a disability will occur and, if it happens, most people are not prepared for the financial or emotional impact. The chart gives you a guide for discussing these issues with your client.

SCRIPT:

Think about what would happen if you were to become sick or injured and unable to work or earn a living for an extended length of time. How would your life be affected? Consider what would happen to your career goals, your lifestyle, your family, your financial future (if your client owns a business or professional practice) and your business.

You should also consider the emotional effects of disability. How would this affect your psyche? Would your relationship with family and friends become strained due to the stress? Also consider the goals that you have for your family and the future. How would those be affected?

There's a lot to consider but this simple exercise will help you sort this out.

Ask your client a few of the following questions and write down the answers. The message will become clearer to your client once it is seen on paper.

(If your client is married) Does your spouse work?

Could the family live off of the spouse's income alone?

What would the family have to change in order to adjust to living without your income?

Consider how it would feel not to be able to meet financial obligations. Financial worries cause stress for the individual and strained relationships.

How would you feel about yourself? (angry or depressed)

How do you think your spouse would feel? (anger, pity, sad, overwhelmed)

How would all of these changes affect your children emotionally?

Now consider how relieved you would feel if you knew you would never have to worry about any of these things.