

NUGGETS OF WISDOM & USEFUL ONE-LINE CONCEPTS

Your attitude and sales philosophy

People buy not because they believe but because the sales person believes. —*Ben Feldman, CLU*

People don't care what you know until they know that you care.

Your prospects will not want disability insurance until they understand why they need it.

You are not selling disability insurance to your prospect. You are helping your prospect to buy it.

If they don't buy the concept, the details are irrelevant.

Identify the problems. Then put price tags on the problems.

Do you want me to tell you what you want to hear, or should I tell you what you need to hear?

If you don't own it, why are you trying to sell it? Until you own or have tried to get disability insurance, you will not be as effective as you should be.

It doesn't matter what the odds of becoming disabled are. If you do become disabled, the odds are 100%.

Getting your prospect's attention

Could you afford to retire today and never work again? That is what a disability means: forced retirement.

If you owned a printing press capable of producing 100,000 legal and spendable dollars each year, would you insure it?

If you owned a goose that laid golden eggs, which would you insure: the golden eggs or the goose? Many of us wouldn't think twice about insuring the golden eggs, but would you agree that it would be wise to insure the goose?

Since your income is your most important asset, your financial strategies must begin with the protection of this asset. Failure to insure your income would be tantamount to malpractice on my part.

You are either insured against the risk posed by a serious disability, or you assume the burden of being self-insured. My job is to help you decide which is the best way.

Dealing with objections

“... the business will take care of me.” What would happen to your business if you took a twelve-month vacation?

The premium is not the problem. It is the solution to the problem. The premium is peanuts compared to the problem. If you can't afford the premium, how will your family be able to afford the problem?

It is difficult enough to live within your income. How would your family live without your income?

Disability insurance is like a parachute. You have to have it before you need it.

You never want the low-cost bidder when it comes to parachutes, life preservers, brain operations or disability insurance.

Doing something costs something. Doing nothing costs something. Sometimes doing nothing costs more than doing something. —*Ben Feldman, CLU*

If you buy disability insurance and never become disabled, you will have made a little mistake. If you don't buy disability insurance and you do become disabled, you will have made a big mistake. Which would you rather make: a little mistake or a big mistake?

Do you have medical insurance? Good. That means that you have gone to the expense to see that your hospital and doctors are taken care of, in case something happens to you. Doesn't it make sense for you to take care of your family too?

Healthy people might not believe in disability insurance, but disabled people do.

The more you are worth, the more you and your family stand to lose. The less you are worth, the less you can afford to lose.

You speak of disability insurance as a luxury. Do you consider food, clothing and shelter to be luxuries? These necessities are what disability insurance provides.

Disability insurance makes your money work for you when you can't work.

It's good that you don't need disability insurance. If you did need it today you couldn't get it.