

WHAT COSTS DO YOU WANT WAIVED?

When you purchased life insurance, we added a “waiver of premium” rider on the policy. If you become seriously disabled, the policy premium will be paid for you.

Question:

If you are too sick or injured to work, what other costs do you want to be waived as well?

Living Costs	Monthly Amount
Groceries	\$ _____
Mortgage or rent payments	\$ _____
Car payments	\$ _____
Utilities	\$ _____
Credit card/loan payments	\$ _____
Clothing	\$ _____
Education	\$ _____
Entertainment	\$ _____
Other	\$ _____

That’s why Disability Income Insurance
– aka “waiver of living costs” –
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Sequential Sale

Waiver of Premium is a rider frequently added to a life insurance policy. Prospects tend to understand its value. After all, if they become disabled they can be confident that this valuable part of their financial program will continue to remain in place.

Use this approach to help your prospect discover how his or her other living costs can be waived as well. It is much more effective to draw out the chart as you are talking with the prospect.

SCRIPT:

When you purchased life insurance, we added a “waiver of premium” rider on the policy. If you become seriously disabled, the policy premium will be paid for you.

Here’s a question to consider: If you are too sick or injured to work, what other costs do you want to be waived as well?
(Write out items and monthly amounts as you speak.)

What about the cost of groceries? How much is that on a monthly basis? Mortgage/rent payment? Etc.

There is a way you can have those costs also waived during a serious disability – that is, you can be confident that the money will be there to pay them. That’s why disability income insurance – aka “waiver of living costs” – was invented.