

WHY SHOULD I BUY NOW?

There are three potential “costs of waiting”:

- 1** You become disabled without having coverage.
- 2** Your health changes and you can no longer obtain coverage.
- 3** You purchase coverage at a later date. But the longer you wait the more you will pay for less cumulative benefit.

Age	Monthly Premium	% Increase Over Age 30	Potential Cumulative Benefit
30	\$110.71	—	\$2,085,000
40	\$168.92	53%	\$1,485,000
50	\$255.79	131%	\$ 885,000

*Male age 30, Class 5; \$5,000 per month, 90-day EP, benefits to age 65; ProVider Plus base policy with Residual Disability benefits. Premiums shown are for Guard-O-Matic monthly premiums.

WHY SHOULD I BUY NOW?

Objection: “I’ll wait.”

Most people will actively resist buying insurance “now.” Because they don’t need it “now.” Younger prospects especially think: “I’ll wait till later to buy.” But what are the costs of waiting? There are three:

- 1** The first is the most disastrous: the prospect becomes disabled without having coverage in place. If you don’t think it happens, look at our DI Myths brochure (Pub 3670BL) for a list of sample claims . . . we have many under-40 disabled claimants on the books.
- 2** Though younger people may feel immortal, the fact is our health does change. Not so severe as to cause a disability perhaps, but severe enough that someone can no longer obtain coverage or qualify for a policy that carries an exclusion or rating.

Good health is one of the greatest assets one can possess. While you still have it, why not leverage that asset to obtain coverage under the most favorable terms?

- 3** The third cost – financial – should also open some eyes. Even if your prospect’s health doesn’t change, it is almost a certainty that the price of the policy will be higher. Compare the differences in costs and potential benefits when a prospect puts off purchasing disability insurance.

The numbers speak for themselves. The longer you wait, the more you will pay for less cumulative benefit . . . if you can get the coverage at all. Disability insurance will never be as good a value as it is now.