

Job A vs Job B

"Starting a conversation about disability insurance doesn't have to be daunting—it can be as simple as asking a question that resonates."

In our industry, we often overlook the importance of income protection. Yet, it's one of the most vital aspects of financial security that many people neglect. When I engage with clients, I like to frame the conversation around a relatable scenario: Job A vs. Job B.

Imagine this:

Job A pays \$100,000 annually, but if you're unable to work due to illness or injury, you receive nothing.

Job B pays \$98,000 annually, but if you can't work, you continue to receive \$60,000 annually, tax-free.

Which job would you prefer?

The answer is almost always Job B. This simple comparison highlights the value of income protection without overwhelming clients with jargon or complex figures. It's a straightforward way to illustrate that disability insurance is not just an expense; it's a safeguard for their most important asset—their income.

Many clients believe that disability insurance is prohibitively expensive, but the reality is that we strive to keep premiums between 1-3% of their income. Yes, there are exceptions based on age or occupation, but for the majority, this is an attainable goal.

By initiating these conversations, we not only educate our clients but also build trust and relationships. It's about showing them that protecting their income is not just a good idea—it's essential.

NorthCentral DI is your one-stop resource for all your disability insurance needs. We are here to assist with case design, illustrations, pre-screens and even income documentation review! Please give us a call at 866-598-0020 or email us at 3mark@northcentraldi.com.