## **Accidents Happen**

Accidents are not just unfortunate events; they are wake-up calls that can shatter lives in an instant.

Did you know that 5.9% of adults aged 18 and older experienced an activity-limiting injury in the past three months? That's not just a statistic; it's a reality check for all of us. While only about 10% of disabilities stem from injuries, the impact of those injuries can be profound—resulting in lost time, diminished duties, and a significant drop in income for your clients.

As we gear up for 2025, let's challenge the norm of waiting until disaster strikes to take action. Why do we often ignore the looming threat of unexpected injuries? Is it complacency, or perhaps a misguided belief that "it won't happen to me"?

Now is the time to empower your clients with the knowledge they need to secure their financial future. Income protection policies are not just safety nets; they are essential tools for resilience. By acting now, we can help them safeguard their livelihoods against the unpredictable twists of life.

So, let's stop waiting for the "right moment" and start the conversation about income protection today. Encourage your clients to take proactive steps before it's too late.

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 <a href="mailto:smark@northcentraldi.com">3mark@northcentraldi.com</a>.