

Why sell DI?

- ♦Protect your client's most important asset
- ♦You're worried about the health of the insurance market
- ♦DI has the least competition
- ♦Best persistency
- ♦Highest renewal commissions

How to sell DI?

What happens to your income? (DI)

What happens to your future retirement contributions? (RPP)

How will you feed your alligators? (OE)

How long will your banker suck air? (RT)

What about your partners? (BO)



"If you get too sick or hurt to work"

What's the best individual DI Policy?

Pays the most benefits in the most claims situations

Different policies for different markets

HOW CAN I TELL WHICH ONE IS BEST?

DESIGN DEFINITIONS THE BIG "5"

1. Claims paying reputation, practices, and financials
2. Contractual guarantees
3. Definition of Total Disability
4. Contractual exclusions/limitations
5. Everything about Residual

How do I start?



♦YOU first

♦Those you love

♦Existing clients

♦Everyone for whom their income is their most important asset!

WHY GUARDIAN?

In the professional/executive market, we pay more benefits in more claims situations.

