



The Biggest Objection to Disability Income is Price.

We're excited to announce a new tool to help our producers sell income protection insurance! The calculator makes it easy to show clients their income protection gap in a personal way.

You can guide clients through the calculator to enter their income, expenses and LTD coverage. Then the calculator does the math for you. It'll show if the client's income is well-covered or at risk if they become sick or injured and can't work.

How Much Income Protection Do Your Clients Need?

Use The Standard's Income Protection Insurance Calculator to help your clients evaluate their current coverage. It'll show if they're well-protected or facing an income protection gap.

[ACCESS THE COVERAGE CALCULATION TOOL](#)

Once you guide your clients through the calculation, they'll see the income protection gap for themselves. Your clients will draw their own conclusions from the calculation exercise and they'll want to protect their paychecks.

Your Clients Need to Know the Facts.

Your clients need paycheck protection more than they need any other type of insurance. After all, their homes, automobiles, recreational vehicles, valuables and family's life style rest on their ability to earn an income. Yet, more people have life insurance than paycheck protection. Studies show that 82 percent of workers have inadequate or no disability income protection. Your clients need to know the facts about paycheck protection, including why they need it and how much they need.

Offer a Free Review

Your clients may say they have coverage through work or they will rely on Social Security Disability benefits. Unfortunately, most people do not understand how to calculate their group long term disability benefit through work or their social security disability benefit. Even with these benefits, most Americans will be left with a significant income gap. As their advisor, you can help them understand their current protections and educate them on how they can fill the income gap.



Ready to Get Started? Here's the tools you need:

- 1 A Pre-Approach Letter to mail before the appointment
- 2 The Coverage Calculation Tool: [GO TO](#)
- 3 A Disability Risk Fact Sheet
- 4 A Quote Request Tool: [GO TO](#)

Dear Client,

I appreciate your business and trust. As an advisor, I'm writing to you today because it's time to review your income protection plan. Everything rests on your ability to earn an income, so a carefully designed income protection plan will insure you and your family are protected in the event of an unexpected illness or accident.

Like most of us, you have taken action to protect your home, automobiles, and other valuable assets. Likewise, you need to take steps to protect your most important asset – your ability to earn an income – with paycheck protection.

Fortunately, we have many affordable paycheck protection options available to protect your income. The important thing is putting your paycheck protection plan in motion.

Have you thought about what would happen if you were too sick or injured to earn an income for a period of time? Many have not, but it deserves serious thought. In fact, you are more likely to become sick or injured during your working years than to die; yet, many people have life insurance, but little or no paycheck protection.

I'll call you next week to schedule an appointment to review your paycheck protection plan. I'll explain all the details and share all your paycheck protection options with you.

I look forward to talking with you soon.

Sincerely,

SAMPLE LETTER

- In the last 10 minutes, 490 Americans became disabled.
– National Safety Council®, Injury Facts® 2010 Ed.
- In 2008, there were 2.1 million disabling injuries caused by a motor vehicle accident; there were 39,000 fatal motor vehicle accidents.
– National Safety Council®, Injury Facts® 2010 Ed.
- In the U.S., a disabling injury occurs every 1 second, a fatal injury occurs every 4 minutes.
– National Safety Council®, Injury Facts® 2010 Ed.
- In the home a fatal injury occurs every 12 minutes and a disabling injury every 3 seconds.
– National Safety Council®, Injury Facts® 2008 Ed.
- There is a death caused by a motor vehicle crash every 12 minutes; there is a disabling injury every 13 seconds.
– National Safety Council®, Injury Facts® 2008 Ed.
- At age 40, the average worker faces only a 14 percent chance of dying before age 65 but a 21 percent chance of being disabled for 90 days or more.
– Insurance Information Institute, www.iii.org November, 2005
- The probability of a white-collar worker becoming disabled for 90 days or longer between the ages of 35 and 65 is 27% for men and 31% for women.
– Millman, sponsored by Life and Health Insurance Foundation for Education (LIFE),
“The Real Risk of Disability in the United States”, 2007
- 43% of all people age 40 will have a long-term disability event prior to age 65.
– JHA Disability Fact Book, 2008
- 51.2 million Americans have some level of disability. They represent 18% of the population.
– U.S. Census Bureau, July, 2006
- The number of disabled workers in America has risen by 35% since 2000.
– Social Security Administration, 2007
- Almost 3 in 10 workers entering the workforce today will become disabled before retirement.
– Social Security Administration, Fact Sheet, January 31, 2007
- In 2007, the employment rate of working-age people with disabilities in the U.S. was 36.9%.
– U.S. Census Bureau, American Community Survey, 2007
- A new Harvard University report reveals that 62 percent of all personal bankruptcies filed in the U.S. in 2007 were due to an inability to pay for medical expenses.
– June 4, 2009. The American Journal of Medicine
- Unfortunately, most Americans have little understanding of the likelihood of experiencing a disability. A recent CDA survey of workers found:
 - 90 percent underestimate their own chances of becoming disabled.
 - 85 percent express little or no concern that they might suffer a disability lasting three months or longer.
 - 56 percent do not realize that the chances of becoming disabled have risen over the past five years.
– Council for Disability Awareness, 2007 Disability Awareness Survey