🍂 **November Reminder: Is Your Client's Income Protection Keeping Up?**

As we approach year-end, November is a great time to reconnect with existing clients and review their disability income protection. Life, careers, and income change — but does their coverage keep pace?

Here are three opportunities worth exploring:

🔹 **Has Their Income Increased?**
Clients earning more than they did when their policy was issued may have an opportunity to increase their monthly benefit through an available increase option.

🔹 **Has Their Group LTD Coverage Changed?**
A job change, loss of employer-sponsored benefits, or reduction in group coverage could create a gap worth reviewing.

🔹 **Are They Using Their Policy's Increase Options?**
Future Increase Options (FIO), Benefit Purchase Riders, and other policy provisions may allow clients to increase coverage as their income grows.

A Few Questions Worth Asking:

- Has your income increased since we originally put your coverage in place?
- Have your employer-sponsored benefits changed?
- Have you reviewed your disability coverage recently?

A Little Help from NCDI

You don't always need a new prospect to uncover a DI opportunity. Sometimes, a simple review of an existing policy can reveal an opportunity to better protect a client's income.

At NCDI, we're here to help with policy reviews, quotes, case design, and understanding available increase options.

This November, make time to review, reconnect, and help ensure your clients' income protection keeps up with their lives!

From collaborating on cases and providing quotes and case design to answering questions along the way, we're here to support you every step of the way. We look forward to working together to help you protect what matters most to your clients!

Please give us a call at 866-598-0020 or email us at 3mark@northcentraldi.com.

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