Start the Conversation That Protects What Matters Most

Talking about Disability Income Protection doesn't have to feel uncomfortable. In fact, it can be one of the most meaningful conversations you have with a client.

Instead of leading with products, lead with people.

Try asking questions like:

- *What would happen if your paycheck stopped for six months?*
- *Who depends on your income?*
- *What goals would you still want to accomplish if an illness or injury interrupted your career?*

These questions shift the conversation from insurance to financial security.

A helpful way to frame it is this:

Disability Insurance isn't about expecting something bad to happen. It's about making sure one unexpected event doesn't derail years of hard work. When people think about becoming disabled, they often picture a serious accident. In reality, the majority of long-term disability claims stem from illnesses such as cancer, heart disease, musculoskeletal disorders, autoimmune conditions, and mental health conditions.

Keep the discussion simple, relatable, and personal. Every client has dreams they're working toward:

- Buying a home
- Raising a family
- Traveling
- Saving for retirement
- Growing a business
- Enjoying life's everyday moments

As advisors, we don't sell fear—we provide confidence. We help clients create a plan that allows them to focus on living their lives, knowing they've protected the income that supports everything they value.

The next time you meet with a client, don't ask, **"Do you want Disability Insurance?"**

Instead ask:

"Have we protected the income that makes your entire financial plan possible?"

That simple question can open the door to one of the most valuable conversations you'll ever have.

At NCDI, we're here to help. Please email us at 3mark@northcentraldi.com.

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