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TO SELL? OR CONSULT? - THAT IS THE QUESTION!

All too often we get caught up explaining the technical features of our product and end up losing the sale because our client was thoroughly confused. Education of a client by explanation is slow, tedious and you run the risk of misinterpretation.

I suggest education by question which allows the client to become more actively involved in the sales process. By directing questions that result in the design of your product, you can close a sale faster and at the same time your client feels like they have purchased exactly what was needed and nothing more.

Disability Need

Concept - Death vs. Disability

Are you more worried about dying or becoming disabled?

Answer Your chances of becoming disabled are three times greater than dying before age 65.

Concept - Foreclosures

Do you own a home? Did you ever think about losing it?

Answer 48% of all mortgage foreclosures are due to disability and only 3% are due to death.

Concept - Major Disablers

What would be the most likely reason you became disabled?

Answer 80% of all disabilities are from traumatic illnesses, not spontaneous accidents.

Disability Plan Design

Definition of Disability

Do you want to protect the income that you may lose or do you want to protect the ability to do your job?

Monthly Benefit

How much monthly income would you need if you couldn't work?

Elimination Period

How soon would you need these benefits to begin?

Benefit Period

How long would you want these benefits to last?

Disability Optional Riders

Residual Disability

If you could return to your job on a partial basis, would you want your policy to make up the difference in your loss of income?

Cost of Living Adjustments

If you were long term disabled, would you be concerned about the eroding effects of inflation?

Future Purchase Options

Do you want the ability to increase your benefits without being in good health?