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### Your Not-So-Subtle DI Wakeup Call

LARRY SCHNEIDER

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Wake up agents... this is a call to action to those that don't believe that disability income insurance is THE most important insurance your clients should have! This call to action also goes to agents who may believe in the product, but have little to show for it.

Just think of what might happen if one of your clients who provides security to their family got disabled and could no longer provide the necessities (food, shelter and the money to pay the other insurance premiums, etc.) Do you not realize that disability is the biggest reason for home foreclosure? Do you want the government to take this product away from your portfolio? Do you want someone else to sell this needed coverage to your client and as a result, they will give your hard-earned business to your competition? Do you want to forsake a commission stream that is the most lucrative in the industry? Do you not want to sell the one product which, as financial planners say, is the cornerstone of all financial planning?

Curb your malaise immediately and contact your clients; but before so doing, either bone up on the product by contacting your GA, hook up with a mentor, or find someone who will guide you through the underwriting process. If you have been turned off by having submitted an application in the past and seeing it declined, 10.1 it was your fault for not knowing the underwriting rules beforehand. Knowledge is power and it is profitable!

Another great source is the DI society, who will be having its 6<sup>th</sup> annual meeting in Boston (October 2010) and by attending this premier DI event, you will gain the necessary knowledge to become an overnight expert and more than a return of your enrollment investment (for more information about the event, contact: [www.internationaldisociety.com](http://www.internationaldisociety.com)).

For those who don't take this challenge, make sure your E/O is current, because it is possible your disabled client can sue you for not advising them that the coverage is both available and a necessity. Even if they have it at work, either it is probably not adequate, or desirable, because of definitions/caps etc.

Even if they have been previously declined, there are remedies if you know where to go.

Wake up agents and also those who profess to be financial planners. And while I am at it, also you home office people, who I must say for the most part (and you know who you are) just idly sit by and not provide the necessary tools in order to properly equip your agents to become knowledgeable. Are you not interested in agent retention and the like? Do you want the field force to shrink even further? Do you want the industry to become extinct like the dinosaurs? I realize that most of you think you are doing the best you possibly can, but that may not be enough to score that touchdown. With a little more effort, disability insurance protection can once again be top gun!

Here's the challenge to all of the sheep out there: Stop your moaning and groaning and instead, merely just sell one policy each month for at least the next 10 years and I guarantee that your retirement will be secure. Heck, I used to sell five a week (all issued) and if I could do it, anyone can. Spread the word!

Best in your mission and should you accept the challenge, please don't hesitate to contact me for assistance in its execution for any reason whatsoever.

*Larry Schneider is a disability specialist with over 35 years experience and is the owner of Disability Insurance Resource Center. He is also an expert witness consultant for disability insurance claims which have been inappropriately denied and a national resource for hard to place prospects, as well as a brokerage for standard cases. One of the author's divisions has developed a Sales and Marketing Turnkey System, made up of eight manuals and other sales aids, each devoted to one segment of the sales cycle (prospecting, rebuttals, etc.). You can contact him at (800)551-6211, by e-mail at [info@di-resource-center.com](mailto:info@di-resource-center.com), or by visiting his Web site at [www.di-resource-center.com](http://www.di-resource-center.com).*

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