

Flashcards for Closers: Disability Insurance

Printable Training Flashcards

Q: What problem does DI solve?

A: Protects against loss of income due to illness or injury.

Q: The #1 reason people buy DI

A: Income is the foundation of every financial plan.

Q: Simple description

A: It's insurance for your paycheck.

Q: Best opening question

A: If income stopped 6–12 months, how long could you maintain lifestyle?

Q: Who needs DI?

A: Anyone who relies on a paycheck: pros, owners, trades, high earners.

Q: Core close line

A: If your income disappeared, what's your backup plan? DI is the plan.

Q: Objection: I'm healthy

A: Healthiest get best rates; insure income before things change.

Q: Objection: It's expensive

A: DI costs pennies to protect dollars. Losing income is costly.

Q: Objection: I have group coverage

A: Group covers 40–60% & often excludes bonuses. Individual fills gaps.

Q: 15-second pitch

A: Your income is your most valuable asset. DI keeps it going no matter what.

Q: Own-occupation

A: Pays if you can't do your specific job, even if you can do other work.

Q: Eligibility

A: Verify income, occupation, employer coverage, health history early.

Q: Application close

A: Only way to know eligibility is to apply—no obligation to accept.

Q: Waiting period

A: Days after disability before benefits start—30, 60, 90 typical.

Q: Monthly benefit

A: Usually replaces about 60% of earned income.

Q: Key riders

A: COLA, Partial Disability, Future Increase Option.

Q: Math close

A: For \$2–\$4/day you protect \$60k–\$150k income. 30:1 protection ratio.

Q: Business owners

A: If you stop working, revenue stops. DI protects personal income.

Q: Plan close

A: If disability happened tomorrow, what's your plan? Let's create one.

Q: End-of-meeting close

A: Let's submit the application to secure eligibility & rates.