



Leading Edge Disability Center

www.DisabilityCenter.com

(888) 677~6575

Disability Income Insurance: Simplified Issue; Return of Premium; Association discounts; Guaranteed Issue; Short-Term DI; White, gray & blue collar plans; Over \$20,000 monthly benefit available; Benefits to age 65, 67, 70 and Lifetime; \$50,000/mo. BOE
True Own-Occupation

INDIVIDUAL DISABILITY PROPOSAL REQUEST

Broker Name _____ Affiliation _____

Telephone # () _____ Fax # () _____ Email Address _____

Address _____

City, State, Zip _____

Illustration to be received by: Mail _____ Fax _____ Email _____

Client Name: _____ D.O.B. _____

Sex: M F Tobacco Use: Y N State: _____ Net Annual Income: _____

Occupation _____

Job Description/Duties _____

Business Owner: Y N C-Corp: Y N # of Employees _____ Years in business _____

Group LTD in force: Y N Monthly Amount: \$ _____ 60% or 67% (circle one)

Individual coverage in force: Y N Monthly Amount: \$ _____ To remain in Force? Y N

Who will pay the premium: Employee Pay Employer Pay

Monthly Benefit: \$ _____

Elimination Period: 14 30 60 90 180 365 730

Benefit Period: 6 Months 1 Year 2 Years 5 Years To Age 65 66/67 Lifetime

Discount: Association Multilife Double Annual Premium

Benefit Riders:

Residual Inflation Non-Can Own Occ. Future Purchase Option Automatic Increase

Return of Premium Catastrophic Rider Social Insurance Supplement

Medical History

COMMENTS: _____

Please submit the DI Quote information via fax, email, or on our website:

FAX: 985-626-0586

PHONE: 985-626-1267

Website: www.DisabilityCenter.com

Email: office@DisabilityCenter.com

We will provide you the best quotes from the industry's leading carriers.

LEADING EDGE DISABILITY CENTER

477 Devon Drive; Mandeville, LA 70448



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DI – SALES IDEAS

- Ask your client: “What’s your most valuable asset?”
Everything rests on income!!!
- Money Machine: “If you had a machine that would give you \$275 everyday, what would you do? “You do have such a machine: It’s you, your ability to earn an income!”
- Two Job Story: Ask your client “If you had a choice, which job would you take:

	HEALTHY	SICK OR HURT
Job “A” -	\$100,000	\$0
Job “B” -	\$ 99,000	\$ 60,000



Current Age	\$50,000	\$100,000	\$150,000
30	1,750,000	3,500,000	5,250,000
40	1,250,000	2,500,000	3,750,000
50	750,000	1,500,000	2,250,000



- If you had a goose that laid golden eggs, which would you insure? We all insure our home, our cars, belongings – these are the “eggs”, but how about the “goose” ? Can you afford the same lifestyle without your income? Who will pay your mortgage if you can’t work, due to an illness or accident?



- Do you carry a spare tire in your car at all times? Why? Are you planning on getting a flat today? No, but if you need it, it’s there! **Protect your income NOW while you can, BEFORE you need it!**
- Ask your client: “Do you have Health insurance? Who gets paid?”
 - Doctor? ✓
 - Hospital? ✓
 - Pharmacy? ✓
 - Ambulance driver? ✓
 - **You? ✗**

Income protection plan completes the picture.