

Common Disability Insurance Objections



1. "I'm healthy and don't need disability insurance (DI)."

You may think that being healthy, exercising regularly and rarely getting sick are reasons why buying DI is a waste of money, but an illness or injury can occur to anyone at any time. In 2017, The National Safety Council said that there were more than 526,000 injuries reported from exercise and the use of exercise equipment.

2. "DI is too expensive."

It's more expensive not to have DI in the case you ever become disabled. DI makes it so you don't have to rely on family or friends for financial needs if you do become disabled. Almost 30% of people ages 35 - 65 can expect to become disabled for five years or longer. **DISABILITY INSURANCE PROTECTS YOUR INCOME, WHICH IS YOUR MOST IMPORTANT ASSET!**



3. "I have enough money saved."

How long will savings last if you're no longer receiving a paycheck? Doctor's bills, mortgage, utilities, groceries, etc. are only a few expenses. What about car troubles and other costly obstacles? Savings will only last so long before it runs out. If you put 10% of your income into savings each year, the cost of one year of being totally disabled can use up 10 years of principal from your savings.



4. "I have DI through work."

Usually group coverage pays 60% of your income and often have a maximum monthly benefit, regardless of how much you earn. An individual DI policy with group coverage may deliver a more sufficient monthly income amount to cover bills.

