



How has the first 6 weeks of 2018 been for you and your business?

Lots of discussions about the stock markets and the rollercoaster ride they are on. Clients are concerned about their investments and of course it comes at “RSP season” too! Dark clouds and fear.

But the silver lining is, never a better time to talk “**guaranteed income**” or benefits being paid if you get sick or injured and can’t work. Income Replacement Insurance is not a gamble.

Accidents happen, and people get sick. Both events give rise to lost income and the necessary reduction in lifestyle spending. How long can your clients survive financially before they are forced to make uncomfortable financial adjustments to their household?

Few people have sufficient funds on hand to face several months without income. Your entrepreneurial, self-employed, hard working business owners think “**it will never happen**” to them. Well, as you know, it does happen.

2017 showed one of the highest claim numbers in my client portfolio I can remember. I know first hand how often “it will happen” and so glad to be the only person bringing money, in a catastrophe, rather than demanding payment.

Offer your clients the opportunity to make the best investment of their lives- in themselves.

Get them an EDGE income replacement policy and be ready to help them recover financially when the unexpected happens!

Good Selling

Blaine

