



**Good Morning! It's that time again... the start of the last quarter of the 2017 business year.**

This past summer one of my Roadside EDGE clients suffered a devastating injury; one that threatened his life and almost led to the loss of his hand. Thanks to expert medical attention, he survived, has his hand and is in the recovery process. For how long, is anyone's guess. Will he return to his occupation – unknown. What is known, his income is secure and medical expenses are covered. He had actually increased the monthly benefit only a year earlier and his relief and gratitude for my “persuasion” can't be measured.

**Annual reviews to determine if benefits purchased years ago, are adequate for a claim now, make that a reality.**

As a result of his injury, I have heard from his friends and associates who have increased their plans to satisfy the real income loss they would suffer if an injury occurred.

I have also been recommending the “**Lifestyle Protection Enhancer**”, an inexpensive addition **-\$12/month-** to new and old clients. The benefit pays \$300,000 lump sum – **TAX FREE** – when disability payments for INJURY exceed 60 months.

There are no cola or inflation guard provisions with EDGE products, so a long-term claim will erode the real value of the monthly benefit. While \$300K isn't a huge sum; it will add to the financial well being of an individual faced with permanent and total disability or the inability to earn prior disability income. It is not related to income, just a lump sum payment when the 5-year mark has passed.

**You might consider adding Lifestyle Protection Enhancer to existing client's EDGE packages, and including it with new clients, particularly those who choose a 5-year benefit period rather than benefits to age 70.**

Trust you enjoyed the summer, despite the unusually wet weather and have a great run of new business to the end of this last quarter!

Good selling!

