



Last newsletter we discussed “speaking the language” of your small and micro business prospects.

Construction trades owners know the exact unit price of materials they buy; retail and service provider owners know to the penny what hourly wage they pay employees.

When you talk to these successful business owners are you using “insurance language” or plain talk?

Do you offer “disability insurance” or do you offer “cash if they get injured or sick and cannot work”? That is “Income Replacement”.

Disability insurance, by definition, relies on the person’s ability to WORK at an occupation.

Income Replacement relies on the person’s ability to EARN money from working.

Quite a difference!

People cannot visualize themselves “disabled”. Disability might conjure up a picture of permanency or a wheelchair, etc. Too unthinkable to be relatable.

However, not getting paid because they cannot work is very relatable. Many businesses are still recovering financially from closure or disruption due to COVID 19. Some might even be struggling to pay back government loans.

Any interruption to their ability to work and generate money for loan repayments, business recovery or business growth will surely impact both business and lifestyle ambitions.

Help your prospect to see or feel the impact of loss of earnings rather than presenting a snapshot they cannot relate to – being “Disabled”.

The question, **“How long can you comfortably afford to live and operate your business without the income you earn today?”** Might be a good starter.

Good Selling!

A handwritten signature in black ink that reads "Elaine".

