



Lenders Insurance Solutions Group LLC

## Offer Payment Protection from Your Heart

Every client is different; therefore, mention the best features and benefits of Payment Protection in your offering and customize it specifically for their unique lifestyle. This, of course, is essential; however, one thing should also be consistent with each Payment Protection offering; *“Offer Payment Protection from your heart”*. Believing in the product and the value it may bring to your client comes forth in your presentation. Your presentation should, of course, be informative and energized; and, it should also be passionate and from your heart.

### MAKE IT PART OF THE CONVERSATION

Here are some thoughts to work into the Payment Protection conversation with your client.

- ✓ Affordable: mention it's Group Rated
- ✓ Convenient: no physicals, blood work, and no lengthy paperwork to complete
- ✓ Coverage for this loan: not paying for more than what they need
- ✓ Works with other insurance: doesn't negatively impact other insurance plans and may improve their living expenses, etc. during disability

### TIPS WHEN OFFERING

- ✓ Ask what amount of payment they have budgeted for this loan
- ✓ Include Payment Protection with the first payment quote
- ✓ When applicable, begin with joint protection and work back to single coverage; or life only

### DON'T FEAR OBJECTIONS

- ✓ Cost Concern: discuss the minimal cost; per day coverage and tie it back to a specific benefit
- ✓ Plenty of Insurance: compliment them on protecting their family's financial wellbeing and explain how this will keep their existing insurance portfolio in place
- ✓ Single, don't care: focus on the benefits of disability; then remind them how affordable the life protection is

It's always a good idea to be prepared. Understand what is important to your client and personalize the presentation, take the time to have the conversation and expect they may have concerns. And remember, *“Offer Payment Protection from your heart”*.