

Marketing "living benefits" life insurance

Here are some ideas on how to market living benefits life insurance to your best clients :

- Select **5-10** of your best "A" clients to approach on the subject.
- Start with small business owners, doctors, dentist, lawyers, or anyone else in the medical field.
- Women clients are also keenly attuned to the financial issues surrounding a critical illness.

Here are some suggested conversation starters :

- "I would like to speak with you about a revolutionary life insurance policy that can pay you cash benefits if you had a heart attack, stroke or were diagnosed with cancer and you did not die."
- "Do you have traditional life insurance that only pays a benefit at death, which really should be called death insurance, or do you have the more modern life insurance that could pay you cash benefits if you were to suffer a critical illness such as stroke, heart attack or cancer?"
- "Does your current life insurance pay you benefits if you had a heart attack, stroke or were diagnosed with cancer?"

Living benefits life insurance is one of the most exciting and timely new product developments in the life insurance industry.

According to the Center for Disease Control (CDC), the top three critical illnesses in the United States are

**Heart Disease
Cancer
Stroke**

If we can accept that heart disease, cancer and stroke are the leading forms of critical illness in America, we can logically assume that many of our clients will suffer one of these critical illness in their lifetime.