

Three Pillars of Income Protection

Asset & Income Protection Model

Starting the Conversation

- Engaging clients can be challenging.
- Typical approaches to “DI” may be the root cause:
 - Fear based selling.
 - Negative language, focusing on the loss.
 - Presenting as a secondary solution.
- Typical results leave producers and clients dissatisfied.

Changing the Conversation

A connected conversation with clients should be geared around the goal of protection that:

- fits their needs,
- is created through a positive and collaborative approach, and
- allows them to see the benefits from day one.

Engage, Enlighten & Empower

- Establish an up-front contract.
- Positive, benefits-oriented conversations focused on establishing a dialogue with clients.
- Once in constructive dialogue, use guiding questions to determine clients' needs.
- Help them see the benefits of their actions within the plan.
- When you receive pushback, start back at step one.



The Asset and Income Protection Plan

- Written plan outlining clients' plans to address a loss of income, due to a change in health that impacts their ability to work.
- Simple or as detailed as clients feel necessary.
- Address all three pillars of income protection.

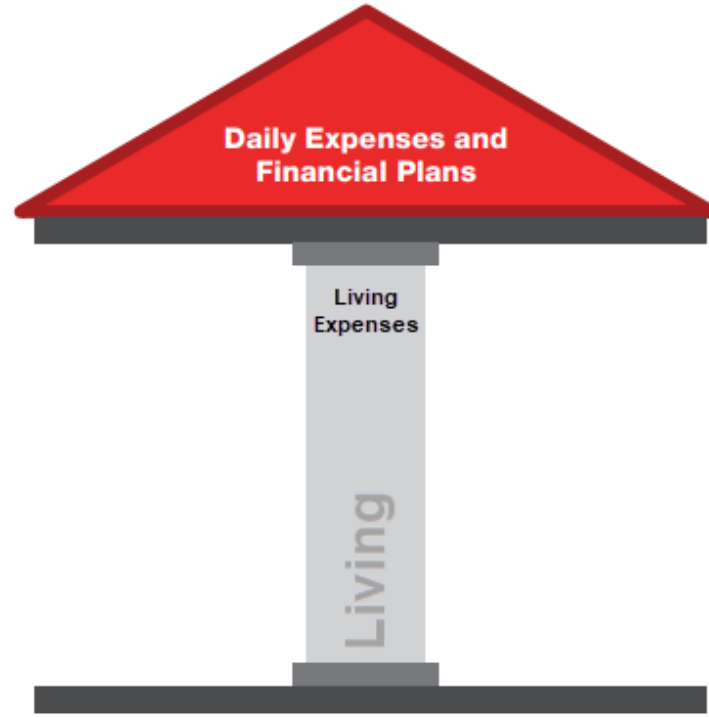
Pillars of Income Protection



- Establish a visual guide for clients
- Connect the conversation with fundamentals of financial planning.
- Properly position the “DI” portion of the planning in context.

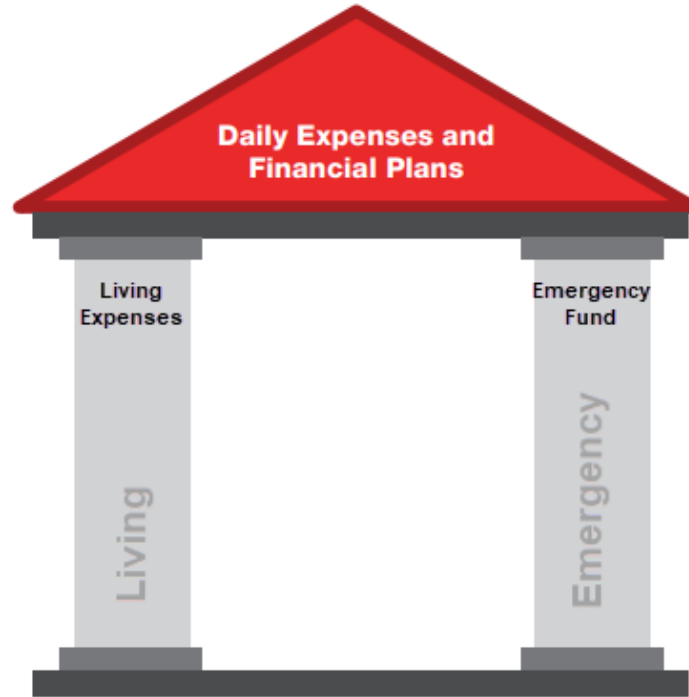
Pillar #1

- Managing financial obligations.
- Day 0.
- Debt snowball.
- Plan should address debt to reduce and average expense load.



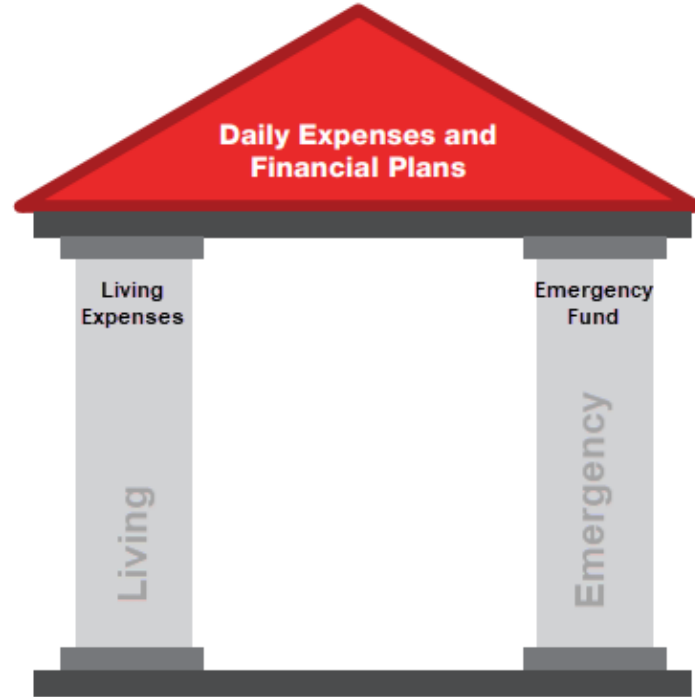
Pillar #2

- 90-day plan.
- Option #1:
 - Walk through a 90-day example.
 - Detail use of sick pay/PTO, etc.
 - Impact to savings.
- Plan should address the amount of cash to cover the 90-day window.



Pillar #2

- 90-day plan.
- Option #2:
 - Connect to the emergency fund concept.
 - Confirm amount of cash on hand, at a minimum, is greater than three months of pay.
- Plan should address the amount of cash in the emergency fund and that it may be needed for a health event.



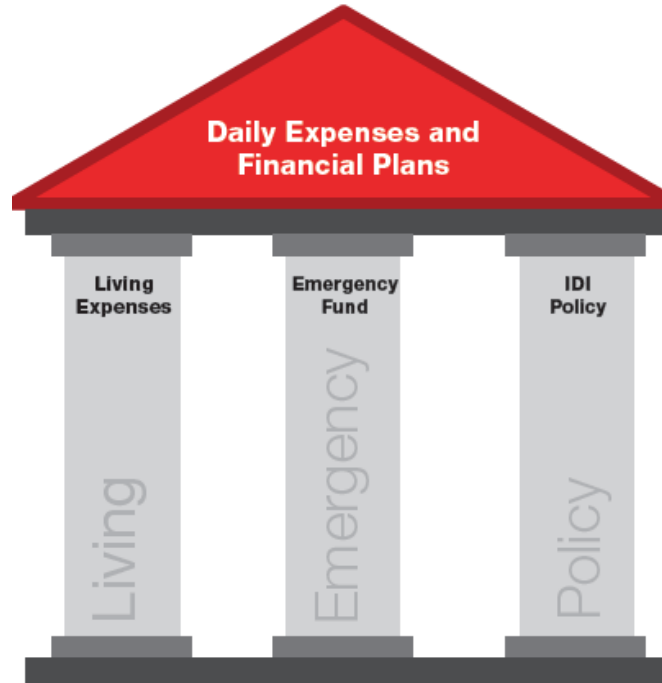
Pillar #3

- Stop loss.
- Clearly outline the risk/reward of a disability insurance policy within the asset protection and income continuation plan.
- Explain the “default plan” concept.
- Customize the DI policy to fit the rest of the plan.



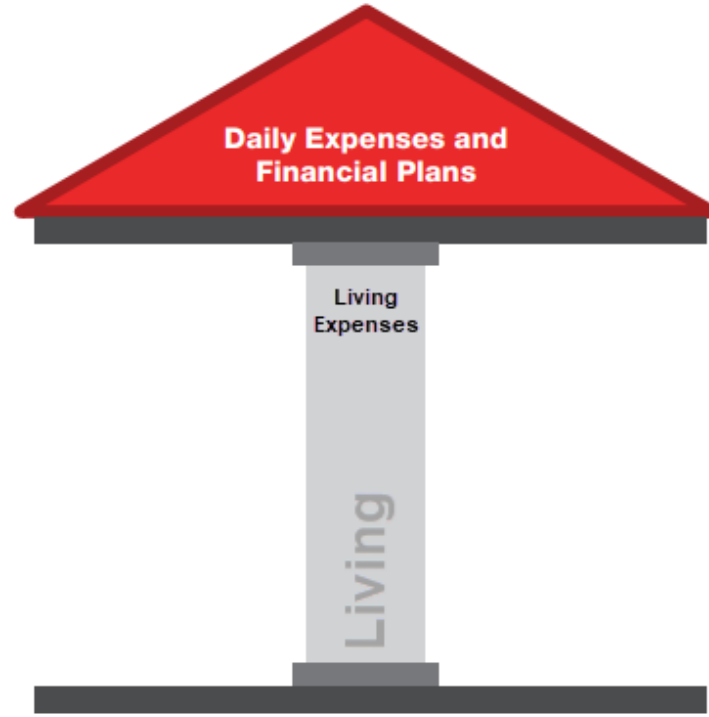
Pillar #3

- Plan should address how much the DI policy provides and any pertinent details on how specific riders will function for the client.
- Plan should also address a schedule to review the DI policy for increases or other changes.



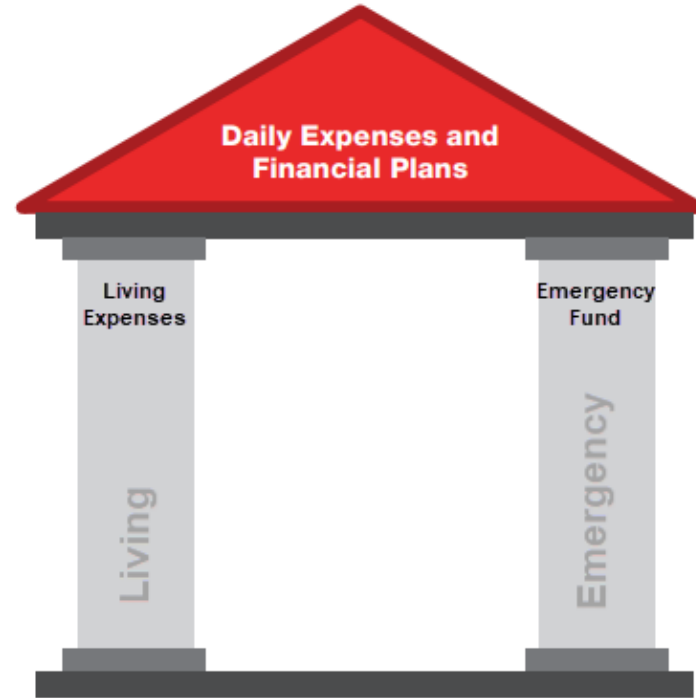
Pillars of Income Protection

- Pillar 1 – Day 0 / Managing obligations.



Pillars of Income Protection

- Pillar 1 – Day 0 / Managing obligations.
- Pillar 2 – Day 1-90 / Emergency fund.



Pillars of Income Protection

- Pillar 1 – Day 0 / Managing obligations.
- Pillar 2 – Day 1-90 / Emergency fund.
- Pillar 3 – Stop loss / DI policy or liquidation.



Pillars of Asset and Income Protection

- Address in order of importance.
- Emphasize how three complete pillars provide the best possible protection for a stable future.
- With younger clients, build from pillar 1 to pillar 3 over time.
- Stay positive! Focus clients on the stability a complete plan provides for their future.



Asset Protection & Income Continuation

Additional resources to check out after this presentation include:

- Redefining Asset Protection, A Case Study
- Policy Builder, Creating a Custom DI Policy

Upcoming DI Connect with Us Sessions

- Tuesday, February 10, 2026 – 11 a.m. ET – [Redefining Asset & Income Protection](#)
- Tuesday, February 17, 2026 – 11 a.m. ET – [DI Policy Builder](#)
- Tuesday, February 24, 2026 – 11 a.m. ET – [DInamic Cornerstone Individual DI Policy Provisions](#)
- Tuesday, March 3, 2026 – 11 a.m. ET – [All About DI Discounts](#)
- Tuesday, March 10, 2026 – **NO TRAINING – DI Forum Week**

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