People are living longer than ever before. While that is good news, it also means that clients are more likely to be impacted physically, emotionally, and financially by a chronic or terminal illness later in life. That’s why an increasing number of people are looking to protect their loved ones should they die, and their own quality of life should they become ill.

Use these questions to start productive conversations with clients about their concerns for the future and the variety of solutions you can offer.

1. Would the death of your spouse or partner create a significant financial hardship?
2. If you became chronically ill, would you have to tap into retirement savings to pay expenses?
3. Think of 5 chores you do every week. Could you afford to pay someone to do them for you?
4. If you needed someone to care for you or help out in your home, could you rely on family or friends?
5. Would a chronic illness put a financial burden on your family?
6. If your mobility were affected, would your home need modifications?

Clients may not realize just how much their lives could change if faced with a chronic illness. Asking the right questions is the first step in helping them be prepared for the unexpected.

Your success is important to us. If you have questions, contact your wholesaler or call our National Sales desk at 1-800-800-2738, option 1.