



It Could Happen to You

By: John F. Nichols, CLU, DIA

In making disability income (DI) insurance presentations, do you wait for the “It won’t happen to me” objections? Instead of waiting, you should tell prospects, “It can happen to you...and let me tell you why.”

My life changed forever when I went water skiing late one summer afternoon in July 1993. The calm waters allowed for a dry dock start. As the boat started out, the slack in the line caused me to take an acrobatic dive into four feet of water and my head hit the bottom of the lake. When I came to the surface, I knew my body was in trouble. My only thoughts were to get my head above water and call out for help. Instead, my chin rested against my chest while my arms moved involuntarily. My final breaths were coming fast.

Rescue

Every story has a hero and Dan Gardner was just that; he gave me the opportunity to breathe again. Dan and I had been friends for about five years at the time, and just recently commemorated the 15th anniversary of the accident. Dan swam out to me and found that I was already unconscious. He brought me to shore and squeezed my chest, which released the water in my lungs. As I regained consciousness, I realized that I could not move my arms and legs. I did not die, but I became disabled.

Froedtert Memorial Hospital in Milwaukee was my home for the month of August that year, where I lay in bed affixed in my new halo headgear to hold my broken neck in place.



My medical condition was diagnosed as a C-5-C6 quadriplegic. The C6 vertebrae was fractured and subluxed. There was also a dislodging of the disc between C5 and C6. These two conditions caused a large contusion to the spinal cord, which carries messages to the body’s muscles. I had no controllable movement from my neck down to my toes, including my bowel and bladder.

Mental Challenges

Medical staff tried to break me down mentally to prepare for the wheelchair, but I wouldn’t accept that. I just could not accept the fact that I wasn’t going to walk again.

Like the insurance business, there are many challenges to face that test our attitude, faith and desire to succeed. With a combination of medical care, mental attitude, hard work, therapy and the miracle of God, I’ve gotten to a progress level that less than one percent of the people in my condition usually reach. After 6 years of formal and informal rehabilitation, I have regained about 80% of my ability to include walking.

Income Protection to the Rescue

Thank God for my insurance. My medical bills and rehab expenses topped half a million dollars, but I only had to pay \$2,000 to \$3,000. I had group and individual non-cancelable income protection coverage. Without the coverage, I would have needed an answering machine to avoid all creditors. The bills keep coming – they didn't stop just for me. The world continues – yet I didn't have to use retirement planning money, education money or housing money I'd set aside.

My income protection policies allowed me to continue to live with a sense of dignity.

By sharing stories such as mine or those provided by the LIFE Foundation, and tying the stories to your client's values, dreams and goals you will not only overcome any objection but create a deeper relationship with them. When the client sees, feels and hears your sincerity and concern for their well being, they will want to take your recommendation – to protect their income and lifestyle through the purchase of an income protection policy.

As an industry, let's help each other by changing the perception of disability products by having the conversation with clients about how they can protect their paychecks and preserve their lifestyle from the unexpected. We can show that this kind of coverage can help people pay their bills, pay for their rehabilitation, keep their businesses running, safeguard their assets and preserve their retirement dreams. It's not about disability at all; instead, it's about giving people the ability to have choices and to be in control of their financial lives. ■



John F. Nichols, CLU, DIA, is an eight-year MDRT member with five Court of the Table honors and three Top of the Table honor. He is nationally recognized as a disability benefits consultant, the creator of disability products and administration systems and an expert witness in disability proceedings. He serves as president of Disability Resource Group, Inc., in Chicago, a retail and brokerage provider of disability products, administration and consulting that he founded in 1999.



CUSTOM DISABILITY SOLUTIONS
GROUP REINSURANCE

600 Sable Oaks Drive, Suite 200 - South Portland, ME 04106 - Toll Free: 1-877-646-8708