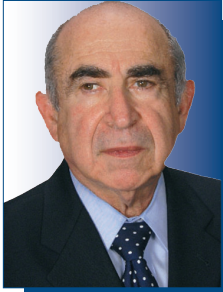


Disability Insurance Insights...



**EUGENE
COHEN**

began his insurance industry career in Cleveland, OH, with a company that specialized in disability income protection.

In 1981 Cohen founded the Eugene Cohen Insurance Agency, Inc., Skokie, IL, which specializes in DI, life, LTCL, fixed annuities, and impaired risk cases. The agency is a member of LifeMark Partners, NAILBA, the IDIS and is a founding member of The Plus Group.

Cohen received the W. Harold Petersen Lifetime Achievement Award from the IDIS and NAILBA's Douglas Mooers Award for Excellence.



**MICHAEL
COHEN,**

CLU is president of the Eugene Cohen Insurance Agency, helping brokers, general agents, broker/dealers and financial advisors serve their clients.

Cohen has served on carrier advisory boards and organization boards of directors. He is a member of the Risk Appraisal Forum.

Eugene and Michael can be reached at Eugene Cohen Insurance Agency, Inc. Telephone: 800-333-4340. Website: www.cohenagency.com. Emails: michael@cohenagency.net; eugene@cohenagency.net.

Paycheck Protection Month—DIAM—And It All Starts With You

The month of May is Disability Insurance Awareness Month and it is a great time to reach out to new, old and prospective clients about their disability insurance planning. It's also a time to review your personal planning. What's your plan? How are you going to protect your paycheck and your client's paycheck this month?

Take Inventory

When was the last time you did a disability insurance inventory for all your clients? Reaching out and making sure you know the coverage they have is important. Peoples lives are constantly changing and making sure their coverage is up to date is important. What you'll find is that most of your clients do not own disability insurance.

This gives you a great opportunity to discuss their plan if their paycheck stops. What is their paycheck protection program if a sickness or injury keeps them out of work for an extended period of time? Recently, we were talking to a dentist who was talking about his personal claim. He said he bought some coverage in his 40s, but it wasn't until a different agent asked to review his coverage years later that he felt under covered and bought more disability insurance.

Plant Seeds

Take this month to add a link to your email signature about disability awareness by going to <http://disabilitycanhappen.org> or <https://www.lifehappens.org/awareness-campaigns>. Both of these organizations have

incredible awareness pieces that can be used in dozens of marketing scenarios. Get the word out.

Ask Your Clients Questions

Individual disability insurance questions: Tell me, what is your plan if you can't work? What is the longest vacation you've taken and why did you come back to work? If today was your last day of work and you had to survive on your savings, how long would you last? Walk me through how you and your family would cope.

Business overhead expense questions: If you were told you couldn't work for one to two years, will you be able to pay all of your office expenses? How would that affect your personal savings? How many of your

employees could you let go and then rehire once you are ready to go back to work? How much and long is your office lease and what other business loans do you have?

Disability buy-out questions: Does your partnership agreement have a disability clause? When was the last time you reviewed your partnership agreement?

Set Goals and start in May

How many clients have you helped to protect their paychecks? How many conversations have you had? Set a goal to have at least one conversation per day about disability insurance planning. The more conversations you have with your clients, the more awareness you will create with yourself. It starts with you. Have the conversation every day.

If you have clients, then it's a fair question, "What type of planning have you done if you can't work?"

Whenever you drive by a car accident or hear about someone getting ill, say a prayer for their well-being, think good thoughts for them and their families, and hope that they worked with someone like you to protect their income. People that can't work due to an extended illness or injuries from an accident have so much on their plate—and hopefully an income problem is not one of them.

At the end of the day, Disability Insurance Awareness Month starts with you. When you are relaxing during the Memorial Day weekend and you look back at the month of May, will you be satisfied when you reflect on your DIAM efforts? 🌍