

April 2023

Disability Insurance Awareness Month

May is here, and we've pulled together all the information you need to navigate Disability Insurance Awareness Month. See below for a video intro from BSMG's VP of Life Sales, Mike Hopkins, CLU®.



HELPFUL RESOURCE

Without disability insurance, your client's life can fall apart in seconds.

Disability is often an overlooked or neglected part of one's insurance portfolio. By working with the experts at BSMG, you can feel confident in the products, recommendations, and solutions you are bringing to your clients.



Mass Mutual Resources:

- DI Fact Finder
- Disability Insurance Awareness Month (DIAM)
- Income Protection Realities (DIAM Infographic)

Principal Resources:

- Business Owner Risk Map
- DI for Key Employees
- Key Person Case Study
- Principal Income Protector Policy Highlights

HELPFUL RESOURCE

Disability Insurance: For Anyone Who Works

Life Happens created and coordinates Disability Insurance Awareness Month (DIAM) every May because disability insurance is arguably the most misunderstood of all major insurances. But, it doesn't have to be.

This year's theme is... *Disability Insurance: For Anyone Who Works*. Whether you're a salaried or hourly employee, freelancer or business owner, you rely on your income. Think of disability insurance as protection for your ability to earn a living.



HELPFUL RESOURCE

John Hancock | Financing Options at a Glance

Life Insurance has always been an integral part of the Estate Planning process, and the best way to pay for the coverage has always been the million dollar question. Even though interest rates have increased over the past year or two, Premium Financing can still be a viable option. There are several ways to incorporate this strategy in to your overall plan, whether it's using a third party commercial lender, or

a private financing strategy. The important thing is that you and your clients are aware of all of the options available, and the attached Financing Options at a Glance guide from John Hancock can help you navigate this landscape. Access the 1-page comparison below, and please reach out to your BSMG Sales Advisor with any questions.

Financing Options at a Glance

John Hancock Resource

Access it **HERE**

Sincerely,

The BSMG Team

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