

**Open the door to more conversations about the value of 3-in-1 coverage using these questions.**

**1****How is the rising cost of daily living impacting your budget?**

It's more important now than ever to safeguard your goals and money – bundled coverage lets you get strong, affordable protection and provides more value for the cost.

**2****Do you have a High Deductible Health Plan?**

How would your budget handle it if you had to cover the deductible and other out-of-pocket expenses for a critical illness or disability? There is an affordable way to take more control of the unexpected with 3-in-1 coverage for life, critical illness and income.

**3****What if you could get affordable life insurance with benefits you can use while you are living – and they don't reduce the death benefit?**

With 3-in-1 bundled coverage for life, critical illness and income, you can keep your family and finances on track.

**4****Do you need the freedom to have coverage that stays with you, rather than being tied to your job?**

Coverage that isn't attached to your job lets you follow life wherever it takes you without worrying about losing protection.

**5****Did you know it's easy and affordable to get three types of insurance protection in one application?**

More coverage doesn't have to mean more applications, medical tests, or interviews. You can get 3-in-1 coverage for life, critical illness and income.

## Prospecting made easy

Both your current client base and prospects all want more value for their money, especially now. In addition to common life event triggers such as marriage, new child or new home, look for people who are newly employed, off their parents' insurance, changing jobs, divorcing, caregiving, or opening a business. Any change in their life could be an opportunity to open up a conversation.

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