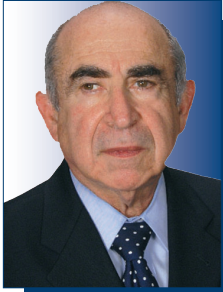


Disability Insurance Insights...



**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.

What Did Superman Do The Day Before He Became A Paraplegic? What Would You Do?

It's not often that we have such an iconic symbol who so overtly shows the need for our insurance products than the story of Christopher Reeve. For those who don't know this story, Christopher Reeve starred as the main character in the Superman movies that came out in 1978, 1980, 1983, and 1987. Standing at 6'4", his frame fit the part perfectly. Many don't realize that he went on an intense upper body, power workout program to make his physique even more like Superman. He was 26 when the 1978 movie, Superman, ended up being

nominated for three Academy Awards. The movie, and this 26-year-old heart throb, were the talk of Hollywood and the country at the time.

As his stardom grew so did his love of horses and competitive riding, which led to that fateful afternoon in Virginia when, on May 27, 1995, Christopher suffered a tragic equestrian accident leaving him paralyzed from the neck down. He went on to become a great advocate for the disabled until his death in October 2004. The contrasting story of his life, from stardom to disabled advo-

cate, reminds us every day of the importance of what we all do for our clients. From disability insurance, life insurance, and long term care insurance, important lessons can be learned from this man of steel.

We hear stories all the time of those who have become totally disabled due to accidents, illnesses, viruses, etc., that in many cases were no fault of the individual—they just happened. We've all had incidents happen to us that make us go back in time and self-analyze what we could have done differently to have prevented the situation.

If we could just go back and do it over again, what would we have done differently? We are sure that Christopher Reeve played back that fateful day over and over again in his mind of what he could have done differently. On March 27, 1995, he walked on stage of the 67th Academy Awards with Susan Sarandon to present the best supporting actress award. This was exactly two months before his life would change forever. If only an audition came up two months later, or a speaking engagement, or charity event that would have stopped him from competing in that fateful competition, he could have been with us today.

This brings us back to our clients and

what we do every day. If you knew that your client was going to become totally disabled in two months, what would you do differently as a planner? Our clients are the superheroes of their families and communities. They are revered as mothers, fathers, spouses, and leaders in their community. Many of them carry the weight of the world on their shoulders by being the main source of income for their families and/or businesses. Many of these businesses contribute to the community by not only being of service, but also by being an employer as well. How have we planned for their families and businesses that are so reliant on our own superheroes being able to work every day and create the incomes that are so important to so many?

We all know someone who has been in an accident or who has had an illness that may have affected them for a few days, maybe a few weeks, and maybe even worse. We just don't know what tomorrow is going to bring. We can't go back in time and apply for disability insurance. Your clients need your assistance, they need your wisdom, they need your skills in planning and your knowledge of why disability insurance is needed.

You don't even need to sell the product

yourself, as there are plenty of MGAs like ours that know producers who specialize in disability insurance. You need to recognize that the planning conversation needs to occur. Of course, if you hold the proper state license, we encourage you to work with the client yourself and understand the sale process. An MGA like ours may have someone that only works on disability insurance every day and can be of assistance in guiding you through the process.

Let's not have any regrets in how we assist our clients every day. It's important to bring awareness and make sure you've talked to your clients about individual disability insurance. For your business owners, it's also important to discuss business overhead expense (BOE) and disability buy-out coverage (DBO). Let's not have the "I should have talked to my client two months earlier" type of guilt. Our industry provides some of the greatest support mechanisms available in the country, as long as they are properly used. Review your client list today to make sure that your clients have been made aware of disability insurance.🌐