

Dawood Family Takaful Ltd

140-A, Ground floor, Timber market, Haroonabad

< Power Phrases >



***Important:** *Kindly use appropriate words instead of insurance and premiums etc...*

- 1) If you're having a tough time getting by on your salary now, how well do you think your family will get by without it?
- 2) The only thing worse than a home without a mother is a mother without a home, isn't it?
- 3) You can say, "I don't need it", but can you say "my family won't need it"?
- 4) The most valuable asset that a father can leave his children is their mother's full time care, isn't it?
- 5) More good things are lost by indecision than by wrong decision, aren't they?
- 6) Someone always pays for life insurance, whether a man buys or not; the question is, who....the man or his family?
- 7) You say come back in September... But whom should I ask for if you're not here in September?
- 8) The difference between an old man and an elderly gentleman can be a decent income can't it?
- 9) Wives may not believe in life insurance, but widows always do.
- 10) Life insurance is a shield to meet the blow that you can't see coming isn't it?
- 11) You would certainly give your life for your children, so why not insure it for them?
- 12) You haven't needed it (life insurance) yet? Do you carry a spare tyre in your car? Do you own an umbrella? Do you check for the parachute in the aeroplane?
- 13) The worst time for a wife to become a breadwinner is when she first becomes a widow.
- 14) If you wouldn't like to live the rest of your life on the face amount of your present insurance, how do you expect your wife to? (If already insured but not enough)
- 15) Losing a father is bad enough, inheriting a part time mother makes it worse, doesn't it?
- 16) You can put me off, but you can't put my competitors off - death and disability.
- 17) Life insurance won't keep people from dying, but it will keep their plans from dying with them.
- 18) It isn't easy to be old or poor, but it's a great deal worse to be both.
- 19) You finish the job if you live; we finish the job for you if you die, become disabled or long term sick.
- 20) Whatever reason you may have for not starting this plan now will only sound ridiculous to your widow.
- 21) Partnerships are like a seesaw. One man gets off the other falls off. Is your business succession plan like that?
- 22) No person ever dies at the right time, do they?
- 23) A person needs credit to live, but their family needs cash when they die, don't they?
- 24) You may last longer than your money
- 25) Tell me, how will you treat all your children equally in your will?
- 26) If you buy insurance or not, in the end someone will pay for it.
- 27) If you had a goose that laid golden eggs, would you insure the eggs or the goose that laid them?
- 28) If you can save as much money in the next five years as you have in the last five years, will you be satisfied?
- 29) Life insurance? Anybody who doesn't believe in it ought to have the right to die without it at least once.
- 30) Sometimes the biggest price in the world is doing nothing. A lot of people do nothing wrong; they just do nothing. That's what's wrong.
- 31) What formula did you use to arrive at the amount of life insurance you have at the moment?
- 32) What percentage of your income in a lump sum would you like to leave your wife and children?

- 33) If your partner became permanently disabled or long term sick, how long would you be willing to do 100% of the work for 50% of the profits?
- 34) If it were free how much insurance would you like?
- 35) Do you know anyone who has died who had too much insurance?
- 36) If you were to die because of someone else's negligence, how much would you want your family to sue for? Should they have any less if you die by other means?
- 37) Do you have trouble accumulating money and keeping it?
- 38) What type of lifestyle would you like when you retire? What type of lifestyle will you have if you are forced to retire because of ill health?
- 39) If you were not here could you pay for all of your children's higher education or just a percentage of it?
- 40) What assets would your executor have to sell up to allow your wife and children to keep living in their current lifestyle?
- 41) Are you aware of your most valuable asset and do you know how much income it is capable of producing in your lifetime?
- 42) What would happen to your estate if you had died last night?
- 43) You and your wife together can handle debt, but can she handle debt by herself?
- 44) Life insurance is like a parachute in an aeroplane. If you ever want it and have not got it, you will never need it again.
- 45) One ordinary father can support four children, but it takes four extraordinary children to support one father
- 46) A life insurance person brings no financial problem to any prospect, they only bring the solutions.
- 47) If every wife knew what every widow knows, every husband would be insured for more, wouldn't they?
- 48) I can understand your hesitation to pay the \$800 premium. You may feel that you are making a mistake. Would you rather make an \$800 mistake or a \$250,000 mistake?
- 49) If you suffered a traumatic illness or serious accident would you sooner lose your home or your mortgage?
- 50) If you weren't here, who would you want to take care of your obligations?
- 51) Who do you want to inherit your debt?
- 52) What other assets are instantly created for your family and estate if you die?
- 53) Which is harder for a widow? Being unprepared or being unfunded?
- 54) If I could deliver you a guaranteed amount of money for a specified event at an unknown time in the future, would you be interested?
- 55) We don't have a choice about good luck or bad luck, do we? It just happens!
- 56) Your insurance should compensate for an event, not encourage its occurrence
- 57) If life cover was FREE, how much would you want to take?
- 58) If you knew you were going to die tomorrow, how much insurance would you demand of me?
- 59) You don't buy insurance because someone may die; you buy it because families and people keep on living, don't you?
- 60) How would your family be affected if you couldn't work for 2 years?
- 61) Are you leaving your family an asset or the asset and a liability?
- 62) What is your gross estate value? What is your net estate value?
- 63) Are you aware that your children stand to lose two parents if your partner is forced to go back to work after the death of a spouse?
- 64) How big a reduction in your income could you absorb/sustain if you became disabled?
- 65) If you were totally disabled yesterday how much would you need to clear your debt?
- 66) If you were totally disabled yesterday how much capital would you need to produce the income you have now?
- 67) Modern medicine is saving lives, but it is converting death to disability: long-term economic death. As important as you are, do you know anyone who will pay you an income for the rest of your life should you become disabled?
- 68) This plan will pay 75% of your salary when no one else will.
- 69) Your family's outcome relies on your income

- 70) Earned Income is an extremely delicate and easily destructible asset subject to three hazards; death, early retirement and long term disability. It can be compared with a 3-legged stool; if one leg gives way, the whole stool topples over.
- 71) Income Protection benefits are Dollars of Dignity. They mean not having to beg, diminishing reliance on charity, not having to borrow (if you still can), sending your spouse or partner out to work, asset sell off, capital erosion or life style down grading.
- 72) Doctor, have you ever heard of a physician being pensioned by his patients when he was laid up from accident or sickness?
- 73) (I can't afford it.) If your salary was cut by \$10 per week would you quit your job?
- 74) (See me later). Before we plan a later date Mr. Prospect, wouldn't it be eminently sensible to see if you qualify first?
- 75) You are aware that the biggest gamble your partner and family can ever take is on you. Why not minimize the risk with an income protection plan?
- 76) Would your bank manager pay off your mortgage if you had a heart attack?
- 77) If a sole proprietor tells you his business will run itself while he is off, then ask him why he is not at the beach or on the golf course every day instead of enjoying himself
- 78) Do you want your family to have to sell their house if you became disabled or long term ill?
- 79) What happens if your money machine breaks down?
- 80) People are money machines. They produce income called money. When the machine breaks down is destroyed or fails to operate the income stops.
- 81) Did you know there are two ways to make money? People at work and money at work. Money at work is a whole lot easier isn't it?
- 82) You have an accountant and a solicitor, but do you have anyone whose responsibility it is to deliver money in the event of a death, disability or long-term injury or sickness?
- 83) If you were not here what percentage of your children's higher education would you like them to have?
- 84) What would happen to your estate if you had died last night?
- 85) Who would you like to serve as guardian and trustee for your children if you and your spouse died?
- 86) "Whatever the dollar's future value, the man who has one will be better off than the man who doesn't?"
- 87) "You say you have trouble living within your income -- consider living without your income."
- 88) If you really want the money available for your children's education, it takes planning not dreaming.
- 89) It is mistaken kindness to provide so well today that inadequate provision is made for tomorrow.
- 90) When you die, there are three deaths: the husband, the father and the income.
- 91) The last thing in the world we'll have to judge you by is the condition in which you leave your family.
- 92) One of two things is certain; you will live or die. If you live you will need money; if you die, your family will.
- 93) Life insurance enables a man to accomplish immediately what otherwise would be the work of lifetime.
- 94) To buy life insurance, you need the willingness to give-up something today so your family won't have to give up everything tomorrow.
- 95) In case of death, the bank pays what you have saved, but the life insurance company pays what you intend to save.
- 96) Paying the premium is not problem. Paying the premium is solution.
- 97) Can you think of any other property purchase agreement where the deferred payments are cancelled on the death of the buyer?
- 98) You know you are the biggest asset on the balance sheet.
- 99) The heaviest burden for a man to carry in the late afternoon of his life is an empty purse.