



Work Insurance



Situation



- Work insurance only
- No outside life insurance



Problem



- They don't own it-renting it only
- Sometimes only cover work related death
- Minimal coverage
- Lose it when they leave job
- Employer changes coverage on them
- Buying insurance at an older age
- May not be able qualify to health



Implication



- "What if?"
- "How.....?"
- "Tell me more..."
- "How does it feel....."
- "What do you mean?"ç



Need-pay off



Negative to positive