

# SEEING PAST THE NEEDLES

By Ed Gaelick, CLU, ChFC

My role as an insurance broker is, and must always be, to help as many people as I can. But that only happens when I can break through the barriers that hold people in indecision and inaction. When someone is unable to move forward, I can't help them get what they want and more importantly, need which leaves them less protected for when the unknown occurs.

A successful life and health broker helps individuals and business owners protect what is most important to them; their families, assets, businesses and employees. My views on creating certainty and guaranteeing growth are refreshing alternatives to the traditional way of thinking. Yet after 31 years in business, I am still developing my skills to support those who are "stuck". I have consciously worked on this by being patient and coaching people to a higher level of awareness so that we may uncover what is keeping them from making a decision. This approach allows my clients, many of whom are now friends, to respect my advice and trust me implicitly. When there is clarity, people can make the best decision for themselves. That's my job!

Those that know me would say I am persistent. That comes with the desire to help others. That persistency helped me uncover the truth with someone that needed coverage but just couldn't commit to moving forward with applying for insurance.

I had been speaking with a young business owner about life and disability insurance. His wife just had a baby and she was very motivated to have him insured. He agreed that his wife was quite concerned and felt great urgency. Although he was young and healthy, our many phone calls, emails, and three separate meetings just couldn't get him to move forward. I was persistent and after 16 months, I eventually uncovered the real reason for his reluctance ... he was deathly afraid of needles. So his decision to not take action was based on a fear without knowing if there were alternatives.

Over my career I have had countless clients that were, and probably still are, afraid of needles. When I know the truth, I can begin

my work. I made many calls to underwriters and was able to find top rated carriers that would consider him for a substantial amount of coverage for both life and disability insurance without a blood test. I solved the problem and was able to help this client get what he wanted and needed.

Many people have their own story - not sure where the money will come from, a past health history, the fear of needles, whatever. If I can uncover the truth, I can help. I am an expert in reallocating money to have the resources for insurance planning or designing a plan to meet budgeting limitations. In addition, I have built great relationships with my carrier representatives and know what companies to go to for certain health issues. Exposing the reasons for indecision is one of the most important things I can do. It's always about what's best for a client and how we'll get them there. There is no growth in don't ... only do. And there is almost always a way.

I'm sharing this because where the money will come from, health history, fear of needles, whatever, should never stop any one of us from moving forward on getting what we want. That goes from protecting assets and the people we love, to taking voice lessons because you've always dreamed of it. The key is to work with an expert that listens, gives advice based on your unique needs (not what will benefit them) and delivers on promises. If you take these qualifiers and apply them in as many places as you possibly can in your personal and professional life, you'll move farther, faster and sleep well at night. By choosing to surround yourself with people who help you make great decisions, you will go the distance and have a "needle free" experience in business and life.

*In 1985, Ed Gaelick established PSI Consultants, LLC where he specializes in company sponsored employee benefits, business planning and personal insurance. Throughout his career, Ed has received many of the highest professional honors awarded in the insurance industry. His dedication to his profession and his integrity have earned Ed great respect from his clients, staff and peers.*

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