



Sales Idea

Whole Life with the Level Term Rider Middle Market Foreign Resident Program



Client Scenario and Concerns

Lin, 33, moved to the United States when she was 17. She works as an accountant at a large company and has been working to attain her citizenship.

Lin has some student loans and small credit card debt, in addition to a mortgage on the home she recently purchased with her partner. Right now, her savings are small as she takes care of these debts. She has group life insurance coverage through her employer that is equal to her salary, but is worried it is not enough.

Solution

After speaking with friends and an insurance agent, Lin decides to purchase a **\$100,000 Whole Life insurance policy**. She adds the optional **Level Term Rider**, which provides **\$250,000 of fully-convertible term life coverage with a 20-year term**. She also chooses the to-age-65 payment option so she doesn't have to worry about her premiums after retirement. The combination of permanent and term life insurance coverage gives her a comfortable death benefit and allows for cash accumulation, ensuring she can cover her mortgage and also leave something behind.

\$120.⁷⁶ \$100,000 Whole Life Policy Pay to Age 65, Female, Preferred+ Non-Tobacco

\$12.⁸³ \$250,000 20-Year Level Term Rider

\$133.⁵⁹/mo. Total monthly premium

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Policy Form No. I L1901 and Rider Form No. R 11908 underwritten by Assurity Life Insurance Company, Lincoln, NE

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Sales Idea

Term Life for Self-Employed Clients Middle Market Foreign Resident Program



Client Scenario and Concerns

Isabel, 35, and her husband Beto, 36, immigrated from El Salvador on a visa several years ago with their two children. Isabel and Beto are self-employed and have found success operating a small dry cleaning business. They're well-established in their community and are working toward getting their citizenship.

Isabel and Beto want to make sure their young children would be taken care of if something happened to them and have been considering life insurance coverage.

Solution

Since their family depends on both Isabel and Beto's incomes, they each decide to buy **\$250,000 in 30-year Term Life insurance coverage**. That way if something were to happen to either of them, the family would be able to remain afloat and contribute to their children's futures. They also add the **optional return of premium benefit**,* which will return up to 100% of their premiums if they never need their coverage.

\$33.⁵⁰ Isabel's Base Policy, Female, Standard Non-Tobacco

\$33.⁰⁶ Endowment Benefit Rider (ROP)*

\$66.⁵⁶ Isabel's Total Monthly Premium

\$43.⁷² Beto's Base Policy, Male, Standard Non-Tobacco

\$48.⁵⁰ Endowment Benefit Rider (ROP)*

\$92.²² Beto's Total Monthly Premium

\$158.⁷⁸/mo. Total monthly premium

* Return of premium benefit provided under the Endowment Benefit Rider, known as the Return of Premium Rider in some states.

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