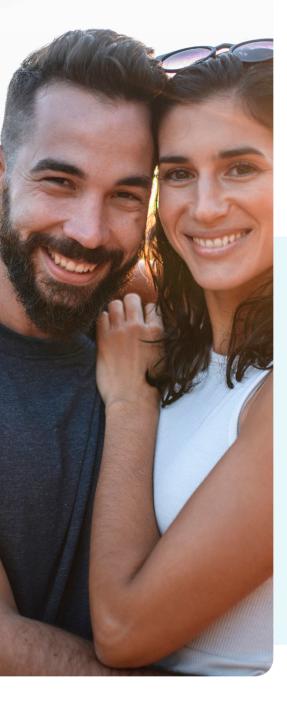
Assurity_®

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

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