



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 Protect+ 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.

\$79.⁶⁹

\$100,000 Whole Life Protect+

\$12.⁸³

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

\$92.⁵²/mo. Total monthly premium

*Illustration based on female, Age 33, Preferred+ Non-Tobacco, Pay to Age 65

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