



Sales Idea - Life Protect+ for Stay-at-Home Parents

Bundled coverage for life, critical illness and income



Client Scenario and Concerns

Lindsey, 30, is a stay-at-home parent who cares for their son and keeps the household running. She and her husband Joe realize if something happens to her, he wouldn't be able to take it all on alone. They want life insurance that can provide Joe a financial cushion to pay for the help he may need such as childcare, cleaning services and more.

Solution

The couple talks with their insurance professional about Life Protect+ with 3-in-1 coverage. Lindsey is able to **customize the policy and get two types of protection**, as she doesn't qualify for disability coverage. She applies for **\$250,000 in 20-year Term Life Insurance** with a **\$30,000 Critical Illness Benefit Rider**. If she's diagnosed with a serious illness like heart attack or cancer, this benefit amount covers their deductible and pays for things like childcare or other help they may need while she recovers. With **no exams, instant decision**, and the ability to **convert to permanent coverage later**, Lindsey is pleased with how easy and affordable it was to get this peace of mind in place.

\$14.³⁶ \$250,000 20-Year Term Life

\$8.¹⁷ \$30,000 Critical Illness Benefit Rider

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\$22.⁵³ Total monthly premium

*Illustration based on female, age 30, Preferred Non-Tobacco, Nebraska

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