

Assurity® 5 Reasons to Sell Single Premium Whole Life

Low interest rates and underperforming vehicles like CDs are making many people reconsider where their money is. We make it easy for you to offer them choices.

Why add Assurity Single Premium Whole Life Insurance to your portfolio:

1. Do you want a steady stream of prospects?

Baby boomers are one of the largest demographics in today's market, and they're looking for ways to pass wealth to their kids and grandkids. Every day, 87 percent of baby boomers use social media, with Facebook dominating¹. Combine a huge market with low-cost marketing options, and conversations leading to appointments become easy.

2. Do you want the right product to offer your client at the right time?

When your clients have maturing CDs, sizable sums in savings accounts or underperforming life policies, it's a great time to start a conversation. SPWL gives them more options for their dollar than banking. Discussing what they can do next with their cash can easily lead into a broader discussion about their overall assets.

3. Do you want to meet the needs of a broad range of clients?

SPWL is built for flexibility—grow cash value, leave a sizable death benefit or hedge against future illness. Clients can access cash values at any time through policy loans or dividend withdrawals for any purpose.²

4. Do you want to offer tempting tax benefits?

Keep the tax man away from your clients' legacies with SPWL. If you have clients who want to pass on money to the next generation, they can leverage the tax-deferred growth of cash value³ and tax-free death benefits to achieve their dreams.

5. Do you want to offer both living benefits and lifetime protection?

Included with SPWL coverage, the Accelerated Death Benefit Rider⁴ gives your clients the option to access a portion of their death benefit if they're diagnosed with a chronic or terminal illness. It's a great backup when people are living longer, and more likely than ever before to survive a critical illness.

Key Advantages:

Our SPWL offers the convenience of one premium payment for both living benefits and the lifetime protection of a participating whole life policy.

- ☑ **Extended issue ages from 15 days–85 years**
- ☑ **Non-medical limits up to \$700,000 for ages 0–60; up to \$450,000 for ages 61–85**
- ☑ **E-app and quick approvals keep the application moving**



Get easy lead generation tools at no cost. Prospect from anywhere with our quoter and get leads sent straight to you: spwl.assurity.com



Why we're different.

Mutual strength

For over 130 years, our financial strength has helped people support one another through difficult times.

A force for good

As a Certified B Corporation, we work toward positive impacts for employees, communities and the environment.

Personal service

Get the customer service you need from real, responsive and efficient people in our Lincoln, Nebraska headquarters.

Customer Service

800-276-7619
Ext. 4264

Find out more

assurity.com



1. Medicare Marketing Insights: Senior Media Preferences, media logic, 2018
2. Under current tax law, SPWL is a "modified endowment contract" (MEC); this means increases in cash values are tax deferred until they are withdrawn. However, borrowing funds or withdrawing dividends from the policy results in a "taxable distribution" - the earnings or gain become taxable first as income. If the insured is under age 59½, the IRS also imposes a 10 percent penalty on the taxable gain.
3. Early-year cash values will be less than the premium paid. The policy loan interest rate will vary. Policy loans and withdrawals reduce the death benefit.
4. Accelerated Death Benefit Rider is included in states where allowed. The chronic illness benefit is included through issue age 75.

Tax questions must be referred to a qualified tax advisor.

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