



Sales Idea - Life Protect+ for Mortgage Protection

Bundled coverage for life, critical illness and income



Client Scenario and Concerns

Noel is a 42-year-old office manager with two kids. Several of her friends have recently gone through treatment for cancer, which has led her to think about what would happen if she became sick or disabled and couldn't work. She wants to make sure she has a plan to cover mortgage payments and other expenses like her line of credit if she's unable to work.

Solution

Life Protect+ with **bundled coverage for life, critical illness and disability** is exactly what Noel is looking for – not only can she **match the coverage period to the 15 years remaining on her mortgage**, but she'll be able to keep up payments even if she needs to recover from an illness or disability. If she dies unexpectedly, she can leave the **full death benefit to her family since it isn't reduced** if she needs to use the other benefits. With three different types of coverage, Noel feels prepared to face anything the future might bring.

- \$37.⁹³** \$300,000 15-year Term Life Insurance
- \$23.⁵⁴** \$35,000 Critical Illness Benefit Rider
- \$84.⁴⁹** \$3,000 Monthly Disability Income Rider

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\$145.⁹⁶ Total monthly premium

*Illustration based on female, age 42, Standard Non-Tobacco, Nebraska

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Policy Form No. I L1702 and Rider Form Nos. R 10762 and R 10825-T are underwritten by Assurity Life Insurance Company, Lincoln, Nebraska.

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Sales Idea

Whole Life with Critical Illness Rider



Client Scenario

Jake, 40, and his wife, Kristen, 38, are parents of two children. They're 10 years into their mortgage and in good health, both physically and financially. Kristen's father recently died after a long battle with cancer, which showed the couple the importance of being prepared if something happens to them.

Concerns

Jake and Kristen want a plan to provide for their children and each other, both in the short and long term. For example, they have \$200,000 left on their mortgage loan, which equates to monthly payments of \$1,250. However, they're worried whole life insurance premiums will make it harder to continue building their savings. Their friends have told them about the hassles they dealt with in buying a whole life policy through another carrier.

Solution

Jake and Kristen each purchase a **\$200,000 Assurity Whole Life Insurance** policy. Thanks to their good health, they're approved after completing their applications. Included with their coverage, the Accelerated Death Benefit Rider gives them the option to access a portion of their whole life death benefit if diagnosed with a chronic or terminal illness.¹

And having been reminded of the costs of dealing with a serious illness, the couple includes the **Critical Illness Rider with a \$30,000 benefit amount** – enough to cover their mortgage payment for two years.

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| | \$282.84 | \$200,000 Jake's Base Policy² |
| \$310.43 /mo. | \$27.59 | \$30,000 Critical Illness Rider |
| | \$234.64 | \$200,000 Amy's Base Policy³ |
| \$254.06 /mo. | \$19.42 | \$30,000 Critical Illness Rider |

1. Accelerated Death Benefit Rider is included in states where allowed. The chronic illness benefit is included through issue age 75.

2. Illustration based on a 40-year-old male, Preferred Plus Non-Tobacco. 3. Illustration based on a 38-year-old female, Preferred Plus Non-Tobacco.

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