



**Assurity®**

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# Sales Ideas

## Term Life Insurance



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# Sales Idea

## Term Life for Established Families



### Client Scenario and Concerns

Chris, age 40, and his wife Amy, age 38, are a healthy married couple with two children. They have lived in their home for 10 years. Amy's friend recently passed away after a long battle with cancer, and watching her friend's husband struggle with his finances got the couple thinking about what would happen to them.

Chris and Amy want a plan to help cover the rest of their mortgage. They have \$200,000 left on their loan, with payments of \$1,250 a month. They're worried life insurance premiums will make it harder to keep saving money. And their friends told them about the hassle they went through to get a policy through another carrier.

### Solution

Chris and Amy each purchase **20-year Term Life Insurance with Accelerated Underwriting from Assurity, which offers affordable premiums on their \$200,000 face amounts.** Because of the couple's good health, they answered just a few questions on the application and received instant approvals from Assurity.

Amy's experience with her friend was a firsthand reminder of the cost of dealing with an illness. **At their agent's suggestion, the couple purchased a Critical Illness Benefit Rider with a \$30,000 benefit amount, which would cover the monthly mortgage payment for two years if a covered illness struck.** The agent earned Chris and Amy as lifelong customers by offering insurance that was right for their budget and adding value through the Critical Illness Benefit Rider.

	\$23.14	Chris's Base Policy, Male, Preferred Plus Non-Tobacco
<b>\$43.42</b> /mo.	\$20.28	Critical Illness Benefit Rider
	\$16.53	Amy's Base Policy, Female, Preferred Plus Non-Tobacco
<b>\$32.66</b> /mo.	\$16.13	Critical Illness Benefit Rider

\* Return of premium benefit provided under the Endowment Benefit Rider (ROP Rider in some states)

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Policy Form No. I L1702 and Rider Form Nos. R 11506, R 10827-T, R 11706, R 10762, R 10763, R 11703, R 10825-T, R 11704, and R 11705 underwritten by Assurity Life Insurance Company, Lincoln, NE.

Assurity is a marketing name for the mutual holding company Assurity Group, Inc. and its subsidiaries. Those subsidiaries include but are not limited to: Assurity Life Insurance Company and Assurity Life Insurance Company of New York. Insurance products and services are offered by Assurity Life Insurance Company in all states except New York. In New York, insurance products and services are offered by Assurity Life Insurance Company of New York, Albany, NY. Product availability, features and rates may vary by state.



# Sales Idea

## Term Life for Baby Boomers



### Client Scenario and Concerns

Jeff, age 70, and his wife Mary are retired. They moved into their dream home five years ago and have 10 years left on their mortgage. Jeff and Mary live comfortably, and are still able to give financial help to their struggling adult son and his family.

The couple wants to make sure they have something in place to cover their mortgage, which has a balance of \$275,000. If something happened to Jeff, he doesn't want Mary to be burdened with a large mortgage payment while living on a fixed retirement income. He especially doesn't want her to leave the dream home they built together. The couple also likes having the flexibility to provide financial help to their son's family as they see fit.

### Solution

**Term Life Insurance with Accelerated Underwriting** offers coverage for older clients like Jeff who still have financial obligations. He **buys \$500,000 in 10-year term life, which will cover their \$275,000 mortgage balance as well as leave \$225,000 for a fund to help their children.** Jeff is now assured they can still enjoy the tax advantages of home ownership, while having the peace of mind that Mary could stay in the home and community they love if something happened to him.

**\$618.14** /mo.

**Jeff's Base Policy, Male, Standard Non-Tobacco**

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

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# Sales Idea

## Term Life for Family Coverage

### Client Scenario and Concerns

Michael, 35, his wife Jennifer, 34, and their two sons live in Bakersfield, California. The couple lives comfortably on their \$150,000 household income, which covers the mortgage and allows for a few extras.

One of their friends recently had an accident and is now struggling to apply for life insurance – this inspired the couple to take action on their own insurance needs. Michael and Jennifer rely on their dual incomes. They want to make sure their sons, and the life they've built, are financially protected if something happens to them.

### Solution

**Term Life Insurance with Accelerated Underwriting** proved to be the answer for their family situation. Michael buys **\$500,000 in 20-year Term Life** and gets Jennifer **\$500,000 in coverage using the Other Insured Term Rider**. The couple also purchases the **Children's Term Rider to give their sons \$15,000 in coverage** and the option to convert to permanent life insurance down the road – all on one easy application.

The couple liked the added protection of living benefits with **Critical Illness Benefit Riders**. These add-ons pay a \$50,000 lump-sum benefit if either suffer a critical illness like cancer, heart attack or stroke. The final piece of their plan was a **return of premium benefit\***, in case they never use their Term Life policy. Michael and Jennifer were thrilled with how well their agent was able to match their needs to an insurance policy.

<b>\$40.46</b>	<b>Base Policy, Male, Preferred Non-Tobacco</b>
<b>\$30.89</b>	<b>Other Insured Level Term Rider</b>
<b>\$7.18</b>	<b>Children's Term Rider</b>
.....	
<b>\$78.53</b>	<b>/mo.</b>
<b>+</b>	
<b>\$20.10</b>	<b>Critical Illness Benefit Rider</b>
<b>\$19.18</b>	<b>Other Insured Critical Illness Rider</b>
.....	
<b>\$117.81</b>	<b>/mo.</b>
<b>+</b>	
<b>\$73.08</b>	<b>Return of Premium Benefit*</b>
.....	
<b>\$190.89</b>	<b>/mo.</b>

\*Return of premium benefit provided under the Endowment Benefit Rider (ROP Rider in some states)

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# Sales Idea

## Term Life with Critical Illness Rider



### Client Scenario

Laura, 30, lives in Fort Collins, Colorado. She and her husband are parents of two young children. She wants to buy life insurance to give her family financial security if she's not there.

### Concerns

Money is tight, so Laura needs an affordable solution – however, she isn't sure what kind of life insurance is best or how much she needs. Her advisor also gets her thinking – life insurance helps her family if she dies, but what if she's diagnosed with a critical illness and lives? What would be the financial impact? Some life insurance policies could allow her to accelerate the death benefit, but they would also reduce the amount of money left for her family.

### Solution

Assurity Term Life Insurance with Accelerated Underwriting and the optional Critical Illness Benefit Rider is the solution Laura is looking for. In one affordable policy, Laura has a death benefit for her family and a separate pool of money if she has a covered critical illness.

<b>\$20.01</b> /mo.	<b>\$250,000 30-year Term Life Insurance</b>
<b>\$17.31</b> /mo.	<b>\$50,000 Critical Illness Benefit Rider</b>
<b>\$37.32 /mo.<sup>1</sup></b>	

1. Illustration based on a 30-year-old female, Preferred Non-Tobacco

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# Sales Idea

## Term Life for Business Owners



### Client Scenario

Carrie, 35, and Sarah, 36, co-own a floral shop in Charlotte, North Carolina. After a few years of running the business from Carrie's home, they're excited about their new brick and mortar location. Both are married with kids.

### Concerns

Carrie and Sarah took out a \$150,000 business loan to open their new storefront. As equal investors, they each play an important role in the success of their business. If something happens to either of them, they want to make sure their dream business would be able to continue.

### Solution

Carrie and Sarah knew life insurance was important and each purchase a **\$250,000 in 30-year Term Life Insurance**. **The accelerated underwriting process was simple, without the hassle of any medical exams**. Should either pass away, **the payout would cover the business loan and allow the remaining partner to buy out the business**.

Their agent also recommended they **add on the optional Critical Illness Benefit Rider**. If Carrie or Sarah were to face a **critical illness like cancer, heart attack, or stroke**, a **\$100,000 lump-sum payment** could be used (any way they wish) to help keep the business going.

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<b>\$84.83</b> /mo.	<b>\$33.50</b> Carrie's Base Policy, Female, Standard Non-Tobacco
	<b>\$51.33</b> Critical Illness Benefit Rider
<b>\$91.18</b> /mo.	<b>\$35.67</b> Sarah's Base Policy, Female, Standard Non-Tobacco
	<b>\$55.51</b> Critical Illness Benefit Rider

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