



Sales Idea - Life Protect+ for Small Business

Bundled coverage for life, illness and income



Client Scenario and Concerns

Sarah, age 40, is married with two children aged 10 and 8. She's in the prime of her career, supporting her family and drawing a \$100,000 salary from the accounting firm she opened two years ago.

Sarah's firm employs a full-time assistant, and she has \$50,000 remaining on a small business loan. She's proud of her business's success but worries about something happening to her – the small life insurance policy she currently has wouldn't be enough to make ends meet. She wants to make sure she can still support her family and draw an income, as well as continue to pay her assistant and make payments on her loan.

Solution

Sarah speaks to her local insurance professional and is thrilled to learn about the value she can get with the Life Protect+. By combining life insurance with illness and income protection, she can secure comprehensive protection for her family and business if she dies or becomes unable to work due to sickness or injury. **She takes out \$1 million in 20-year term life insurance,** and adds **optional coverage for critical illness and disability income.** Even better, she qualifies for **accelerated underwriting with instant approval** and has her policy within days.

- \$83.⁵²** \$1 million 20-year Term Life Insurance
- \$12.⁶³** \$20,000 Critical Illness Benefit Rider
- \$67.⁶⁴** \$2,500 Monthly Disability Income Rider

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\$163.⁷⁹/mo. Total monthly premium

*Illustration based on 40-year-old female, Preferred Non-Tobacco, Nebraska

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Sales Idea - Life Protect+ for Key Employees

Bundled coverage for life, critical illness and income



Client Scenario and Concerns

Paul owns a small construction business that depends heavily on his employee Nate, who manages the day-to-day operations. Paul realizes the essential role Nate plays in his business and that he could be in jeopardy if something were to happen to him.

Solution

Paul discusses with his insurance professional options that could provide an additional level of financial security for his business. He decides on **Life Protect+** which lets him customize the **key person policy to cover against two risks: death or a critical illness** like a heart attack or stroke. He purchases **\$1 million in 20-year Term Life Insurance** on Nate with the optional **Critical Illness Benefit Rider** with the business as the owner and beneficiary. Paul feels more confident with key person coverage in place. The business would have funds to continue to operate smoothly in the event Nate dies or is recovering from a serious illness.

\$104.⁴⁰ \$1 million 20-year Term Life Insurance

\$13.⁵² \$20,000 Critical Illness Benefit Rider

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\$117.⁹² Total monthly premium

*Illustration based on male, age 40, Preferred Non-Tobacco, Nebraska

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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.

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

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