



# 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>
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<b>\$37.32</b> /mo. <sup>1</sup>	

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

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Policy Form No. I L1702 and Rider Form No. R I0762 underwritten by Assurity Life Insurance Company, Lincoln, NE.

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## 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.<sup>36</sup>**    \$250,000 20-Year Term Life

**\$8.<sup>17</sup>**    \$30,000 Critical Illness Benefit Rider

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**\$22.<sup>53</sup> Total monthly premium**

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

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