



Client Scenario and Concerns

Rachel, 26, has a fulltime job as a research assistant and is renting her first apartment. She's also paying her bills solo for the first time, including health insurance as she no longer qualifies under her parents' coverage. Learning about deductibles and co-pays isn't her idea of fun, but Rachel is a planner at heart. She wants to keep paying down her student loans and travel as much as possible with her time off. One day she'd like to buy her own home.

Solution

Rachel feels confident she can protect the life she's building with StartSmart, **Assurity's 3-in-1 insurance plan providing Term Life Insurance with optional riders for critical illness and disability income coverage.** Rachel applies for coverage and qualifies for instant approval – no exams or tests – and gets her policy within days.

Rachel likes having a solid plan in place to keep money coming in if she gets a covered serious illness like cancer or becomes totally disabled and can't work for a period of time. She appreciates the security of coverage that is hers and not tied to her job. And even better, she likes that it was so easy and affordable.

\$250,000	20-year Term Life Insurance	\$11.96
\$20,000	Critical Illness Benefit Rider	\$3.86
\$1,500	Monthly Disability Income Rider	\$21.36
	Total monthly premium	\$37.¹⁸

Illustration based on female age 26, Preferred+ Non-Tobacco, Nebraska.

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