



Sales Idea

StartSmart for a Young Couple



Client Scenario and Concerns

Andy is a married, graphic designer and new homeowner who recently turned 30 and is just getting started on the plans this decade of life often brings. His wife is expecting their first child in a few months. The upcoming birth has turned his thoughts to the future and its unknowns, particularly unexpected illness as the COVID years affected people he knew. He worries about his wife and whether she will be able to pay the mortgage and stay in their home if an unexpected illness or accident changes the future they've planned.

Solution

Andy covers the mortgage and other fixed expenses and is well prepared for a few more unknowns that may pop up with Assurity's *StartSmart*, a 3-in-1 insurance plan. **StartSmart provides Term Life Insurance with optional riders for critical illness and disability income coverage.** He qualifies with no medical exam and receives his policy quickly.

Andy is relieved to have life insurance in place for 30 years, knowing his family is protected if something unfortunate happens to him. He is surprised how easily and quickly he received the coverage, for less than \$50 a month - and in place well before his first child is born.

\$250,000	30-year Term Life Insurance	\$21.32
\$20,000	Critical Illness Benefit Rider	\$6.75
\$1,500	Monthly Disability Income Rider	\$20.20
	Total monthly premium	\$48.²⁷

Illustration based on male age 30, Preferred+ Non-Tobacco, Nebraska.

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

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