



Sales Idea

Children's Whole Life for a Bright Future



Client Scenario and Concerns

Kristen, 38, and her husband Jake, 40, had their daughter Grace one year ago. They're enjoying watching her grow up, saying her first word and trying to take her first steps – and now they want to prepare her for bigger steps in the future. They've heard that life insurance is a good way to give a child a head start. Now they want to find affordable coverage that can grow with Grace and doesn't require them to continue paying for her entire lifetime.

Solution

Kristen and Jake speak with their local insurance professional and quickly find an affordable solution that fits everything they want for Grace – plus more. They select a **\$25,000 Whole Life Policy** with a payment term of 20 years, so the policy will be fully paid off by the time Grace is 21. The policy comes with **guaranteed premiums, guaranteed lifetime coverage** and **cash value growth**, and they choose the option for Grace to add more coverage until she's age 37 without additional underwriting with the **Guaranteed Insurability Rider**. They also add the **Payor Benefit Rider**, which will keep the policy in force without additional payments if Kristen dies or becomes disabled.

\$23.³⁸	\$25,000 20-Pay Whole Life Policy
\$0.⁵⁷	Guaranteed Insurability Rider
\$1.⁶⁸	Payor Benefit Rider

\$25.⁶³ Total Monthly Premium

*Illustration based on juvenile female, age 1, \$10,000 Guaranteed Insurability Rider. Payor age 38, female.

FOR PRODUCER USE ONLY. NOT FOR USE WITH THE GENERAL PUBLIC. NOT AVAILABLE IN NEW YORK.

Policy Form No. I L1901 and Rider Form Nos. R 11907 and R 11911 are underwritten by Assurity Life Insurance Company, Lincoln, Nebraska.

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.