



# Sales Idea

## Leave a Legacy: Whole Life with Critical Illness Rider



### Client Scenario

Deb, 55, is a college professor and empty nester living in Scottsdale, Arizona. She served as her father’s caregiver in his later years, in part because his medical bills significantly diminished his savings.

### Concerns

Deb’s biggest goal in life is to leave a legacy for her children. She knows firsthand that, if unprepared, a serious illness would devastate her own savings – and likely destroy that legacy. Additionally, caring for her father wore her down emotionally, and she does not want to put her children through the same experience.

### Solution

Deb purchases a **\$25,000 Assurity Whole Life Insurance policy with Accelerated Underwriting**. She gets reassurance from knowing her policy will build cash value over time – and from the Accelerated Death Benefit Rider. It gives her the option to access a portion of her death benefit if she’s diagnosed with a chronic or terminal illness.<sup>1</sup>

Deb opts to add the **Critical Illness Rider with a \$25,000 benefit amount**, which she can use however she wants if the need arises – and keep the legacy she leaves for her children intact.

**\$112.71 /mo.**

\$66.47

\$25,000 Base Policy<sup>2</sup>

\$46.24

\$25,000 Critical Illness Rider

1. Accelerated Death Benefit Rider is included in states where allowed. The chronic illness benefit is included through issue age 70.

2. Illustration based on a 55-year-old female, Preferred Plus Non-Tobacco.

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