



Sales Idea

Term Life for Established Families



Client Scenario and Concerns

Chris, age 40, and his wife Amy, age 38, are a healthy married couple with two children. They have lived in their home for 10 years. Amy's friend recently passed away after a long battle with cancer, and watching her friend's husband struggle with his finances got the couple thinking about what would happen to them.

Chris and Amy want a plan to help cover the rest of their mortgage. They have \$200,000 left on their loan, with payments of \$1,250 a month. They're worried life insurance premiums will make it harder to keep saving money. And their friends told them about the hassle they went through to get a policy through another carrier.

Solution

Chris and Amy each purchase **20-year Term Life Insurance with Accelerated Underwriting from Assurity, which offers affordable premiums on their \$200,000 face amounts.** Because of the couple's good health, they answered just a few questions on the application and received instant approvals from Assurity.

Amy's experience with her friend was a firsthand reminder of the cost of dealing with an illness. **At their agent's suggestion, the couple purchased a Critical Illness Benefit Rider with a \$30,000 benefit amount, which would cover the monthly mortgage payment for two years if a covered illness struck.** The agent earned Chris and Amy as lifelong customers by offering insurance that was right for their budget and adding value through the Critical Illness Benefit Rider.

	\$23.14	Chris's Base Policy, Male, Preferred Plus Non-Tobacco
\$43.42 /mo.	\$20.28	Critical Illness Benefit Rider
	\$16.53	Amy's Base Policy, Female, Preferred Plus Non-Tobacco
\$32.66 /mo.	\$16.13	Critical Illness Benefit Rider

* Return of premium benefit provided under the Endowment Benefit Rider (ROP Rider in some states)

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Policy Form No. I L1702 and Rider Form Nos. R 11506, R 10827-T, R 11706, R 10762, R 10763, R 11703, R 10825-T, R 11704, and R 11705 underwritten by Assurity Life Insurance Company, Lincoln, NE.

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.



Sales Idea

Term Life for Family Coverage



Client Scenario and Concerns

Michael, 35, his wife Jennifer, 34, and their two sons live in Bakersfield, California. The couple lives comfortably on their \$150,000 household income, which covers the mortgage and allows for a few extras.

One of their friends recently had an accident and is now struggling to apply for life insurance – this inspired the couple to take action on their own insurance needs. Michael and Jennifer rely on their dual incomes. They want to make sure their sons, and the life they’ve built, are financially protected if something happens to them.

Solution

Term Life Insurance with Accelerated Underwriting proved to be the answer for their family situation. Michael buys **\$500,000 in 20-year Term Life** and gets Jennifer **\$500,000 in coverage using the Other Insured Term Rider**. The couple also purchases the **Children’s Term Rider to give their sons \$15,000 in coverage** and the option to convert to permanent life insurance down the road – all on one easy application.

The couple liked the added protection of living benefits with **Critical Illness Benefit Riders**. These add-ons pay a \$50,000 lump-sum benefit if either suffer a critical illness like cancer, heart attack or stroke. The final piece of their plan was a **return of premium benefit***, in case they never use their Term Life policy. Michael and Jennifer were thrilled with how well their agent was able to match their needs to an insurance policy.

\$40.46	Base Policy, Male, Preferred Non-Tobacco
\$30.89	Other Insured Level Term Rider
\$7.18	Children’s Term Rider

\$78.53	/mo.
+	
\$20.10	Critical Illness Benefit Rider
\$19.18	Other Insured Critical Illness Rider

\$117.81	/mo.
+	
\$73.08	Return of Premium Benefit*

\$190.89	/mo.

*Return of premium benefit provided under the Endowment Benefit Rider (ROP Rider in some states)

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