



# Sales Idea

## Whole Life with Critical Illness Rider



### Client Scenario

Jake, 40, and his wife, Kristen, 38, are parents of two children. They're 10 years into their mortgage and in good health, both physically and financially. Kristen's father recently died after a long battle with cancer, which showed the couple the importance of being prepared if something happens to them.

### Concerns

Jake and Kristen want a plan to provide for their children and each other, both in the short and long term. For example, they have \$200,000 left on their mortgage loan, which equates to monthly payments of \$1,250. However, they're worried whole life insurance premiums will make it harder to continue building their savings. Their friends have told them about the hassles they dealt with in buying a whole life policy through another carrier.

### Solution

Jake and Kristen each purchase a **\$200,000 Assurity Whole Life Insurance** policy. Thanks to their good health, they're approved after completing their applications. Included with their coverage, the Accelerated Death Benefit Rider gives them the option to access a portion of their whole life death benefit if diagnosed with a chronic or terminal illness.<sup>1</sup>

And having been reminded of the costs of dealing with a serious illness, the couple includes the **Critical Illness Rider with a \$30,000 benefit amount** – enough to cover their mortgage payment for two years.

	\$257.96	<b>\$200,000 Jake's Base Policy<sup>2</sup></b>
<b>\$285.55</b> /mo.	\$27.59	<b>\$30,000 Critical Illness Rider</b>
	\$211.67	<b>\$200,000 Amy's Base Policy<sup>3</sup></b>
<b>\$231.09</b> /mo.	\$19.42	<b>\$30,000 Critical Illness Rider</b>

1. Accelerated Death Benefit Rider is included in states where allowed. The chronic illness benefit is included through issue age 75.  
2. Illustration based on a 40-year-old male, Preferred Plus Non-Tobacco. 3. Illustration based on a 38-year-old female, Preferred Plus Non-Tobacco.

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Policy Form No. I L1901 and Rider Form No. R I1905 underwritten by Assurity Life Insurance Company, Lincoln, NE.

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# 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.

**\$108.88** /mo.

\$62.64

\$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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# Sales Idea

## Whole Life with Level Term Rider



### Client Scenario

Karen, 30, is a recent divorcee residing in Waterloo, Iowa, with her daughter, Zoe. She balances her duties as a mom while working full-time as a marketing manager, a job with a \$62,000 annual salary.

### Concerns

Karen wants peace of mind in knowing that Zoe would be taken care of if Karen were to die. She's interested in the stability that comes with a whole life insurance policy, but needs it to fit within her budget.

### Solution

Karen buys a **\$50,000 Assurity Whole Life Insurance policy**, giving her the guarantees she's looking for, increasing cash value and potential yearly dividends. Included with her coverage is the Accelerated Death Benefit Rider, which gives her the option to access a portion of her whole life death benefit if she's diagnosed with a chronic or terminal illness.<sup>1</sup>

She adds the **Level Term Rider** to her policy, which provides another **\$50,000 in 20-year term life coverage**. The rider offers the death benefit she needs – at a comparatively cheaper rate – while Zoe grows up. If she wants, Karen can later convert some or all of the term rider to a whole life policy.

<b>\$52.63</b> /mo.	<b>\$49.11</b>	<b>\$50,000 Base Policy<sup>2</sup></b>
	<b>\$3.52</b>	<b>\$50,000 Level Term Rider</b>

1. Accelerated Death Benefit Rider is included in states where allowed. The chronic illness benefit is included through issue age 75.  
2. Illustration based on a 30-year-old female, Standard Non-Tobacco.

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