



# Sales Idea

## Term Life with Critical Illness Rider



### Client Scenario

Laura, 30, lives in Fort Collins, Colorado. She and her husband are parents of two young children. She wants to buy life insurance to give her family financial security if she's not there.

### Concerns

Money is tight, so Laura needs an affordable solution – however, she isn't sure what kind of life insurance is best or how much she needs. Her advisor also gets her thinking – life insurance helps her family if she dies, but what if she's diagnosed with a critical illness and lives? What would be the financial impact? Some life insurance policies could allow her to accelerate the death benefit, but they would also reduce the amount of money left for her family.

### Solution

Assurity Term Life Insurance with Accelerated Underwriting and the optional Critical Illness Benefit Rider is the solution Laura is looking for. In one affordable policy, Laura has a death benefit for her family and a separate pool of money if she has a covered critical illness.

<b>\$20.01</b> /mo.	<b>\$250,000 30-year Term Life Insurance</b>
<b>\$17.31</b> /mo.	<b>\$50,000 Critical Illness Benefit Rider</b>
<b>\$37.32 /mo.<sup>1</sup></b>	

1. Illustration based on a 30-year-old female, Preferred Non-Tobacco

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