



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.

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