

ASSURITY MOMENTS

Term Life Sales Idea: Securing the Family Business

The Moment: Protecting What He Built

Tony has spent years building his neighborhood cafe into a successful family business. It provides an income for his family and jobs for the employees who help keep it running. But like many small businesses, much of its success still depends on Tony.

If something happens to him, Tony wants to:

- Provide financial protection for his family
- Give the business resources to keep operating
- Help protect the employees who depend on the business for their livelihoods

Solution

Tony talks with his insurance professional about protecting both his family and the business he has worked so hard to build.

He chooses **\$500,000 in 30-year Term Life Insurance** with the optional **Return of Premium benefit**.* If Tony dies during the term, the death benefit can provide funds to help his family meet their financial needs while giving them greater flexibility as they decide what comes next for the business.

\$500,000 of 30-Year Term Life Insurance \$108.⁷⁵/mo.

Return of Premium Benefit + \$120.⁰⁶/mo.

Total Monthly Premium \$228.⁸¹/mo.

Illustration based on male, Age 40, Standard Non-Tobacco, 30-year term

If Tony outlives the term, the optional Return of Premium benefit may return up to 100% of the premiums paid. Tony could reinvest those funds in the cafe or use them for another financial priority.

Assurity®

* Optional Return of Premium benefit provided under the Endowment Benefit Rider (ROP Rider in some states). Only available on 20- and 30-year term policies. Premiums paid for any other optional riders are not returned. Endowment Benefit Rider (ROP) returns a percentage of premiums paid for the term life base policy and premiums paid for the Endowment Benefit Rider (ROP), less any benefits paid.

FOR PRODUCER USE ONLY. NOT FOR USE WITH THE GENERAL PUBLIC. NOT AVAILABLE IN NEW YORK.
Policy Form No. I L1702 and Rider Form No. R I1705 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.