

A photograph of a young man and woman smiling and looking at a laptop screen. The man is wearing glasses and an orange shirt, and the woman is wearing a yellow shirt. They are in a room with cardboard boxes, suggesting they are moving.

## Sales Idea

# Get More Out of Life - Foundation

## Securing a Mortgage While Starting Out

Ryan is a 29-year-old young professional, building his life and advancing his career. He recently got engaged and purchased his first home with his fiancée, now he's interested in developing a long-term plan for his finances. Ryan wants to:

- **Protect** his \$250,000 20-year mortgage
  - **Ensure he has options** if his health changes
  - **Keep his coverage** and cost if he switches jobs
- .....

## Solution

Ryan speaks with his insurance professional and weighs his options – he likes the lifelong protection and guarantees of whole life insurance, but he also likes the affordability of term life insurance. A combination can give him the best of both worlds, with permanent coverage alongside extra protection while he needs it most.

Ryan chooses **\$50,000 in Whole Life Protect+ Insurance** and pairs it with **\$250,000 in 20-year term life coverage with the Level Term Rider**. His **term coverage matches the length of his mortgage**, giving him the protection he needs while he and his fiancée pay off their home.

He also has access to **built-in living benefits**<sup>1</sup> in case he needs money to help during an unexpected health event.

**\$36.<sup>84</sup>/mo.**  
\$50,000 Whole Life Protect+  
**+**  
**\$17.<sup>40</sup>/mo.**  
\$250,000 20-Year Level Term Rider  
.....  
**\$54.<sup>24</sup>**  
**Total Monthly Premium**

Illustration based on male, Age 29, Preferred Non-Tobacco, Pay to age 100

1. Accelerated Death Benefit Rider is included in states where allowed. The chronic illness and critical illness benefits are included through issue age 70.

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Policy Form No. I L2418 and Rider Form Nos. R I1908 and R I2422 are underwritten by Assurity Life Insurance Company, Lincoln, Nebraska.

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## Sales Idea

# Get More Out of Life – Foundation

### Building a Future for Grandchildren

Donna and Dale are nearing retirement and looking forward to spending more time with their three grandchildren, who are ages 4, 2, and 1. They send gifts for birthdays and holidays, but want to prepare their grandkids for a bright future with something longer lasting.

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### Solution

Donna and Dale speak with their local insurance professional and learn about Whole Life Protect+ Insurance. It's a great fit for their goals – it can give their grandchildren **guaranteed permanent protection** and **builds cash value**.

They decide to get each of their grandchildren **\$25,000 in Whole Life Protect+ Insurance**. They also add a **\$25,000 Guaranteed Insurability Rider<sup>4</sup>** to make sure their grandkids can purchase more coverage even if something ever impacts their insurability. The process is simple – they can **sign the applications and own the policies**, and they'll automatically transfer to their grandchildren when they're older. Donna and Dale are reassured that they're leaving their grandchildren the gift of lasting financial stability.

**\$115.<sup>50</sup>/yr.<sup>1</sup>**  
\$25,000 Whole Life Protect+  
**\$11.<sup>00</sup>/yr.**  
\$25,000 Guaranteed Insurability Rider  
**+**  
**\$129.<sup>75</sup>/yr.<sup>2</sup>**  
\$25,000 Whole Life Protect+  
**\$11.<sup>25</sup>/yr.**  
\$25,000 Guaranteed Insurability Rider  
**+**  
**\$135.<sup>75</sup>/yr.<sup>3</sup>**  
\$25,000 Whole Life Protect+  
**\$12.<sup>00</sup>/yr.**  
\$25,000 Guaranteed Insurability Rider

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**\$415.<sup>25</sup>/yr.**  
**Total Premium for Three Policies**

1. Illustration based on female, Age 1, Juvenile, Pay to age 100

2. Illustration based on male, Age 2, Juvenile, Pay to age 100

3. Illustration based on male, Age 4, Juvenile, Pay to age 100

4. Guaranteed Insurability Rider comes at additional cost. Additional benefits purchase amounts range from \$10,000 to \$50,000, subject to a maximum of the initial base policy benefit amount. The purchase of additional benefits will increase premium.

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## Sales Idea

# Get More Out of Life - Protection

## More Ways to Provide Living Benefits

Meet client needs in new ways with built-in accelerated benefits for critical, chronic, and terminal illness—plus optional riders for even more living benefits.

### Optional Critical Illness Rider

Julia, 32, is a married mother of two and a product manager at a small tech company. After seeing a close friend battle cancer, she knew it was time to get insured. She buys a whole life policy with Critical Illness Rider — **optional coverage most other carriers don't offer.**

**\$96.<sup>09</sup>/mo.**  
\$150,000 Whole Life Protect+  
+  
**\$10.<sup>35</sup>/mo.**  
\$25,000 Critical Illness Rider

.....  
**\$106.<sup>44</sup>/mo.**  
**Total Premium**

At 54, Julia is diagnosed with breast cancer. Thankfully, she has the **Critical Illness Rider**. She files a claim and **receives a \$25,000** check to help cover medical costs and time off work, allowing her to focus on treatment and recovery without financial stress. Plus, she has peace of mind knowing **her whole life policy—and full death benefit—remain in place for the future.**

Illustration based on female, Age 32, Preferred Non-Tobacco, Pay to Age 100

### Accelerated Death Benefit Rider

Megan, 35, is a single mother of two who wants affordable, permanent protection for her family's future. She chose a whole life policy for lasting security and peace of mind, knowing its built-in living benefits can help if she ever needs them.

**\$74.21/mo.**  
\$100,000 Whole Life Protect+

At 48, Megan is diagnosed with breast cancer. With a tight budget and a high-deductible health plan, she needs financial relief to keep her family afloat while she recovers. Thankfully, her policy includes the **built-in Accelerated Death Benefit Rider**, giving her an option when she needs it most. She accelerates \$40,000 of her death benefit and **receives \$25,000**—helping her stay on her feet while keeping \$60,000 in death benefit protection for her family's future.

Illustration based on female, Age 35, Preferred Non-Tobacco, Pay to Age 100. The net rider benefit paid is calculated as the present value of the accelerated death benefit amount less an administrative fee. The policy's death benefit, premiums and policy values will be reduced by the percentage of the death benefit accelerated.

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# Sales Idea

## Get More Out of Life - Accumulation

### Cash Value Growth for the Sandwich Generation

Breanna, 45, is married with a young daughter and is caring for her aging mother-in-law, who moved in this spring. Breanna is part of the growing **sandwich generation** – people caring for their parents and children at the same time. Like many others in her position, Breanna is concerned about balancing her different needs. She's searching for a solution that lets her access cash if needed—for her daughter, mother-in-law, or retirement.

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### Solution

Breanna researches her options and speaks with her insurance professional before deciding on **Whole Life Perform+ Insurance with a \$100,000 face value**. It's exactly what she's looking for: **lifetime coverage with a guaranteed death benefit and guaranteed cash value growth she can access at any time.**

**\$166.<sup>08</sup>/mo.**  
\$100,000 Whole Life Perform+

She can withdraw or borrow<sup>1</sup> cash value to help pay for care or home modifications for her mother-in-law, or to help with her daughter's college. And it will continue to grow as she approaches retirement, allowing her to supplement her own savings.

		Available if she needs college funds ⋮	Available if her mother- in-law requires home modifications ⋮	Available if she needs retirement income ⋮	
Year	5	10	15	20	25
Guaranteed Cash Value	\$4,412	\$12,246	\$20,877	\$30,296	\$40,423
Guaranteed Death Benefit	\$100,000				

Illustration based on female age 45, Preferred Non-Tobacco, Pay to age 100

1. A withdrawal of dividends or paid-up additions, or taking a policy loan will reduce your death benefit amount. A minimum amount must be retained to keep the policy in force. Withdrawals may be subject to a fee. Assurity charges interest for policy loans.

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## Sales Idea

# Get More Out of Life - Legacy

### Leaving a Lasting Gift

Debbie, 55, is a married college professor with no children. She and her husband live in Arizona and, with retirement just over the horizon, Debbie begins to think about creating a lasting impact in her community. She's deeply involved with her local American Cancer Society chapter and wants to leave them a donation, but she wants to maximize the money she leaves.

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### Solution

After speaking with her insurance professional and husband, Debbie learns she can get more out of her gift with **Whole Life Protect+ Insurance**. She has about \$2,800 she earmarks each year for charitable giving. By redirecting her donation for the next 20 years into a whole life policy, she can guarantee a larger future gift.

**\$2,754.<sup>00</sup>/yr.**

\$100,000 Whole Life Protect+

Debbie chooses a **\$100,000 death benefit** and names the charity as her beneficiary – giving them significantly more than she'd otherwise donate. Debbie is pleased to know she can maximize her gift and create a lasting impact.

Illustration based on female, Age 55, Standard Non-Tobacco, 20-Pay

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