



# 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>\$57.81</b> /mo.	<b>\$54.29</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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