



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 Rider⁴** 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.

$$\begin{array}{r} \$115.50/\text{yr.}^1 \\ \$25,000 \text{ Whole Life Protect+} \\ \$11.00/\text{yr.} \\ \$25,000 \text{ Guaranteed Insurability Rider} \\ + \\ \$129.75/\text{yr.}^2 \\ \$25,000 \text{ Whole Life Protect+} \\ \$11.25/\text{yr.} \\ \$25,000 \text{ Guaranteed Insurability Rider} \\ + \\ \$135.75/\text{yr.}^3 \\ \$25,000 \text{ Whole Life Protect+} \\ \$12.00/\text{yr.} \\ \$25,000 \text{ Guaranteed Insurability Rider} \end{array}$$

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\$415.25/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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Policy Form No. IL2418 and Rider Form Nos. R11907 are underwritten by Assurity Life Insurance Company, Lincoln, Nebraska.

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