



## 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

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**\$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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Policy Form No. I L2418 and Rider Form Nos. R I1905 and R I2422 underwritten by Assurity Life Insurance Company, Lincoln, Nebraska.

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