

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
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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 benefits¹** in case he needs money to help during an unexpected health event.

$$\begin{array}{r} \$36.^{84}/\text{mo.} \\ \$50,000 \text{ Whole Life Protect+} \\ + \\ \$17.^{40}/\text{mo.} \\ \$250,000 \text{ 20-Year Level Term Rider} \\ \hline \$54.^{24} \\ \text{Total Monthly Premium} \end{array}$$

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

Term Life for Young Families



Client Scenario and Concerns

Amanda and her husband, Lucas, are both age 27. She is a college instructor earning \$47,000 a year and Lucas is working part-time while attending graduate school. The couple depends on both incomes for their recent home purchase and various debts, and Amanda is committed to helping Lucas finish school.

Amanda and Lucas have some student loans and small credit card debt, in addition to their mortgage. Right now, their savings are small as they take care of these. She has group life insurance coverage through her employer that is equal to her salary, but is worried it is not enough.

Solution

With Term Life with Accelerated Underwriting, Amanda qualifies for instant approval – no exams or tests – and gets her policy in just a few days. **She buys \$250,000 in 30-Year Term Life** and feels good knowing Lucas could afford to finish his degree and pay for living expenses if something happened to her. Life coverage will also be there for Amanda now and in the future, even if she changes job. **She adds on the optional return of premium benefit,* which will pay her back up to 100% of premiums paid if she never needs her coverage.**

\$25.54 /mo.

\$17.84 Amanda's Base Policy, Female, Preferred + Non-Tobacco
\$7.40 Endowment Benefit Rider (ROP)*

* Return of premium benefit provided under the Endowment Benefit Rider, known as the Return of Premium Rider in some states.

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Policy Form No. I L1702 and Rider Form Nos. R I1506, R I0827-T, R I1706, R I0762, R I0763, R I1703, R I0825-T, R I1704, and R I1705 underwritten by Assurity Life Insurance Company, Lincoln, NE.

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Sales Idea - Life Protect⁺ for Millennials

Bundled coverage for life, critical illness and income



Client Scenario and Concerns

Maeve is a 26-year-old software developer who just earned her first promotion and a pay raise, making \$75,000 annually. Now that she's off her parents' insurance, she wants to know she can pay for any health expenses that might come with a serious illness or injury. She also wants a plan in place to continue paying for her rent, car payment, student loans and other expenses if she couldn't collect her paycheck.

Solution

Maeve learns more about what life insurance can do and quickly sees the advantages of **bundled life, critical illness and income protection with Life Protect⁺**. With **one application and an affordable monthly price**, she can get the coverage she needs to keep her goals on track. For now, she designates her mom as the life insurance beneficiary so she'll be supported in her later years if something happens to Maeve – and later on she can leave it to a spouse or child. She can even **convert to permanent** coverage in the future if she wants. With **instant decision and no exams**, Maeve is approved for coverage and has her policy within just a few days.

\$11.⁹⁶	\$250,000 20-year Term Life Insurance
\$1.⁹³	\$10,000 Critical Illness Benefit Rider
\$35.⁶⁰	\$2,500 Monthly Disability Income Rider

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\$49.⁴⁹ Total monthly premium

*Illustration based on female, age 26, Preferred+ Non-Tobacco, Nebraska

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