



Sales Idea – Term Life with Accelerated Underwriting

Chris, age 40, and his wife Amy, age 38, are a healthy married couple with two children who have lived in their home for 10 years. Amy's dad passed away recently after a long battle with cancer, which got the couple thinking about if something happened to them.

QUESTIONS TO ASK

Q: How much of a financial cushion do you have in place?

A: Chris and Amy feel confident they're on solid financial footing, saving a little each month for a rainy day.

Q: Can you tell me more about your concerns with your mortgage?

A: The couple wants to make sure they have a plan to help cover their mortgage. They have \$200,000 left on their mortgage, and their payment is \$1,250 a month.

OPPORTUNITY

- Chris and Amy each purchase Term Life Insurance with Accelerated Underwriting from Assurity, which offers affordable premiums on their \$200,000 face amounts.
- Because of the couple's good health, they answered just a few questions on the application and received instant approvals from Assurity.
- Amy's experience with her dad was a first-hand reminder of the cost of dealing with an illness. At their agent's suggestion, the couple purchased a Critical Illness Benefit Rider with a \$30,000 benefit amount, which would cover the monthly mortgage payment for 2 years if a covered illness struck.

Chris' Objection:

"We're worried premiums will make it hard to keep saving money. Our friends also told us the hassle they went through to get a policy with another insurance company."

Addressing the Concern:

"Term Life Insurance provides valuable life insurance coverage at an affordable cost. And with Accelerated Underwriting from Assurity, the process is quicker and easier than ever before. You could get instant approval and a policy in your hands in just days."

Chris and Amy Win Big

Chris

\$23.14 a month for \$200,000 of 20-Year Term Life (Preferred Plus NT)

\$20.28 a month for a \$30,000 benefit amount Critical Illness Rider

\$43.42 a month total

Amy

\$16.53 a month for \$200,000 in 20-Year Term Life (Preferred Plus NT)

\$16.13 a month for \$30,000 benefit amount Critical Illness Rider

\$32.66 a month total

Term Life with Accelerated Underwriting

- Issue Ages: 18-75
- Term Periods: 10, 15, 20 or 30 years
- Face amounts from \$25,000 to \$10 million on all underwriting classes

- Less invasive, streamlined approach for faster application approvals
- Flexible conversion options and additional riders like return of premium benefit,¹ Monthly Disability Income Rider, Critical Illness Benefit Rider and more

* Return of premium benefit provided under the Endowment Benefit Rider (ROP Rider in some states)

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