



Sales Idea – Term Life with Accelerated Underwriting

Jeff, 70, and his wife Mary are retired. They moved to their dream home on a golf course five years ago, and have 10 years left on their mortgage. Jeff and Mary live comfortably and enjoy giving financial help to their two adult children and their families.

QUESTIONS TO ASK

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

A: The couple wants to make sure they have a plan in place to cover their mortgage, which has a balance of \$275,000. If something happened to Jeff, he doesn't want Mary to be burdened with a large mortgage payment while living on a fixed retirement income.

Q: Tell me about your other financial goals.

A: Jeff and Mary like the flexibility to provide financial help to their children's families as they see fit.

OPPORTUNITY

- Affordable Term Life Insurance with Accelerated Underwriting offers coverage for older clients like Jeff who still have financial obligations.
- Jeff feels great knowing they can still enjoy the tax advantages of home ownership, while having the peace of mind that Mary could stay in the home and community they love if something happened to him.
- Jeff and Mary will also have the financial freedom to continue to help their children and their families.

SOLUTION

\$618.14/month for \$500,000 of 10-Year Term (Standard Non-Tobacco)

Jeff now has a plan in place that will cover their \$275,000 mortgage balance if something happened to him, as well as leave \$225,000 for a fund to help their children.

Term Life with Accelerated Underwriting

- Issue Ages: 18-75
- Term Periods: 10, 15, 20 or 30 year
- 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, known as the Return of Premium Rider in some states.