



# 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 11506, R 10827-T, R 11706, R 10762, R 10763, R 11703, R 10825-T, R 11704, and R 11705 underwritten by Assurity Life Insurance Company, Lincoln, NE.

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