



# Sales Idea

## Whole Life with Critical Illness Rider



### Client Scenario

Jake, 40, and his wife, Kristen, 38, are parents of two children. They're 10 years into their mortgage and in good health, both physically and financially. Kristen's father recently died after a long battle with cancer, which showed the couple the importance of being prepared if something happens to them.

### Concerns

Jake and Kristen want a plan to provide for their children and each other, both in the short and long term. For example, they have \$200,000 left on their mortgage loan, which equates to monthly payments of \$1,250. However, they're worried whole life insurance premiums will make it harder to continue building their savings. Their friends have told them about the hassles they dealt with in buying a whole life policy through another carrier.

### Solution

Jake and Kristen each purchase a **\$200,000 Assurity Whole Life Insurance** policy. Thanks to their good health, they're approved after completing their applications. Included with their coverage, the Accelerated Death Benefit Rider gives them the option to access a portion of their whole life death benefit if diagnosed with a chronic or terminal illness.<sup>1</sup>

And having been reminded of the costs of dealing with a serious illness, the couple includes the **Critical Illness Rider with a \$30,000 benefit amount** – enough to cover their mortgage payment for two years.

	\$282.84	<b>\$200,000 Jake's Base Policy<sup>2</sup></b>
<b>\$310.43</b> /mo.	\$27.59	<b>\$30,000 Critical Illness Rider</b>
	\$234.64	<b>\$200,000 Amy's Base Policy<sup>3</sup></b>
<b>\$254.06</b> /mo.	\$19.42	<b>\$30,000 Critical Illness Rider</b>

1. Accelerated Death Benefit Rider is included in states where allowed. The chronic illness benefit is included through issue age 75.

2. Illustration based on a 40-year-old male, Preferred Plus Non-Tobacco. 3. Illustration based on a 38-year-old female, Preferred Plus Non-Tobacco.

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