



# Sales Idea - Life Protect+ for Mortgage Protection

Bundled coverage for life, critical illness and income



## Client Scenario and Concerns

Noel is a 42-year-old office manager with two kids. Several of her friends have recently gone through treatment for cancer, which has led her to think about what would happen if she became sick or disabled and couldn't work. She wants to make sure she has a plan to cover mortgage payments and other expenses like her line of credit if she's unable to work.

## Solution

Life Protect+ with **bundled coverage for life, critical illness and disability** is exactly what Noel is looking for – not only can she **match the coverage period to the 15 years remaining on her mortgage**, but she'll be able to keep up payments even if she needs to recover from an illness or disability. If she dies unexpectedly, she can leave the **full death benefit to her family since it isn't reduced** if she needs to use the other benefits. With three different types of coverage, Noel feels prepared to face anything the future might bring.

- \$37.<sup>93</sup>** \$300,000 15-year Term Life Insurance
- \$23.<sup>54</sup>** \$35,000 Critical Illness Benefit Rider
- \$84.<sup>49</sup>** \$3,000 Monthly Disability Income Rider

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**\$145.<sup>96</sup> Total monthly premium**

\*Illustration based on female, age 42, Standard Non-Tobacco, Nebraska

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## Sales Idea - Life Protect+ for Stay-at-Home Parents Bundled coverage for life, critical illness and income



### Client Scenario and Concerns

Lindsey, 30, is a stay-at-home parent who cares for their son and keeps the household running. She and her husband Joe realize if something happens to her, he wouldn't be able to take it all on alone. They want life insurance that can provide Joe a financial cushion to pay for the help he may need such as childcare, cleaning services and more.

### Solution

The couple talks with their insurance professional about Life Protect+ with 3-in-1 coverage. Lindsey is able to **customize the policy and get two types of protection**, as she doesn't qualify for disability coverage. She applies for **\$250,000 in 20-year Term Life Insurance** with a **\$30,000 Critical Illness Benefit Rider**. If she's diagnosed with a serious illness like heart attack or cancer, this benefit amount covers their deductible and pays for things like childcare or other help they may need while she recovers. With **no exams, instant decision**, and the ability to **convert to permanent coverage later**, Lindsey is pleased with how easy and affordable it was to get this peace of mind in place.

**\$14.<sup>36</sup>**    \$250,000 20-Year Term Life

**\$8.<sup>17</sup>**    \$30,000 Critical Illness Benefit Rider

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**\$22.<sup>53</sup> Total monthly premium**

\*Illustration based on female, age 30, Preferred Non-Tobacco, Nebraska

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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.<sup>96</sup> \$250,000 20-year Term Life Insurance
- \$1.<sup>93</sup> \$10,000 Critical Illness Benefit Rider
- \$35.<sup>60</sup> \$2,500 Monthly Disability Income Rider

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**\$49.<sup>49</sup> Total monthly premium**

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

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