

Life Event Selling: A Revolution in life insurance selling

Think about it . . . You can provide a policy that can handle most of life's events.

First Job: A young man age 22, non-smoker in excellent health gets his first job and you help him begin a universal life policy with disability income and waiver of premium riders. He begins with \$50 per month and \$50,000 base death benefit.

Marriage: At age 25 he gets married. They both work so they increase their outlay to \$200 per month to build cash for a baby that will come and down payment on a house increasing his coverage to \$100,000 and adding her as a rider for \$50,000.

Baby: At his age 30, the wife takes off work to have a baby, forcing them to decrease their outlay to \$100 per month. We add the child rider. Withdrawals are used to help cover costs of having the baby.

First Home: When he is 33, money accumulated is used to pay the down payment on a new home and they increase the death benefit to cover the mortgage. (*Flexibility*) They discontinue premiums for 2 years to adjust to the new house payment and other expenses. At his age 38, she returns to work and they increase their outlay again to \$200 per month to accumulate money for the children's college.

Disability: The husband is injured in an accident and cannot work. After 3 months wait, tax-free checks arrive monthly. They arrive each month for the next 2 years or until the husband returns to work, if sooner, without affecting the policy values. While the husband is disabled, no premiums for coverage are due. Once he has recovered, he continues his monthly planned outlay. (*Disability Income Rider*).

College Money: When the children are ready for college, money is borrowed tax free to provide funding to help with college. Along the way money is also available for emergencies. (*Pay a little extra to build up cash values*). After the child graduates from college, they increase their deposits to \$400 per month to build cash for retirement. They can determine when they want to retire and adjust their deposits according to their goals.

Retirement: Between age 55 and 65, the husband and wife are ready to retire. A monthly tax-free income stream is set up utilizing withdrawals and loans to supplement their retirement.

Terminal Illness: The wife develops a serious illness at age 78 and is give 2 years to live by her doctor. Her terminal illness rider allows her to withdraw up to 80% of her death benefit tax-free to help pay medical or other expenses without affecting her husband's coverage. (*Benefit is provided at no extra cost to the insured*).

First Death: Two years later the wife dies. Her husband (beneficiaries) collects the balance of her death benefit tax-free, which he puts this aside for his health care needs. His full coverage continues.

Final Expense: After 43 months in a nursing home, the husband dies. His beneficiary receives the unused portion of his death benefit tax-free, and uses a portion to provide money to provide a dignified final tribute to their loved one and cover all final expenses to the estate.

What one product can do all this? Universal Life – One policy for a lifetime of events.

In universal life you buy term and invest the rest, but all withdrawals can be *tax free*. ***Can't beat it!!***

Remember, it is not how many dollars you accumulate. It is how many dollars you get to use.

NewLife Marketing – We Make Doing Business Easier!