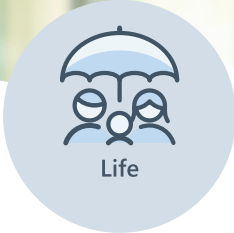




Life 101

The Right Protection at the Right Time: Accumulating Wealth and Ensuring Lifestyle



At each stage of life, it's vital for your clients to have life insurance protection that will meet their immediate needs and help prepare them for the future. Helping clients understand their options so they can find the right protection at the right time is critical. Many clients are looking for alternative ways to grow their wealth and ensure their current lifestyle, and life insurance can help protect their interests and accomplish their accumulation goals. Take a look at some personal and business-related profiles, considerations, and possible solutions.

Client Profiles

Personal

Clients may be young professionals or clients in the top tax brackets.

Examples:

- Doctors
- Lawyers
- Entrepreneurs
- CEOs
- Professional athletes
- Entertainers

Business

Clients may be business owners who want to provide additional death benefit protection and supplemental retirement benefits for themselves and/or key employees.

Considerations:

- Attracting new talent
- Retaining key talent
- Providing benefits with tax-deductible dollars

Personal

Considerations:

Clients may...

- Be enjoying life now and looking to build toward future success
- Be accumulating wealth for retirement
- Be concerned about taxes now and in retirement
- Be currently in need of financial protection for their family



Potential Solutions

What are a few possible solutions for clients who want to protect their interests with life insurance as a tool to grow their wealth in a way that will ensure their current lifestyle? There are many options available, but some good choices to consider are “accumulation-focused” indexed universal life, variable universal life, and whole life. These are designed to accumulate cash values for future flexibility while also providing death benefit protection.

Do you have clients in mind? Contact your Crump sales representative today for product options and strategies.



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