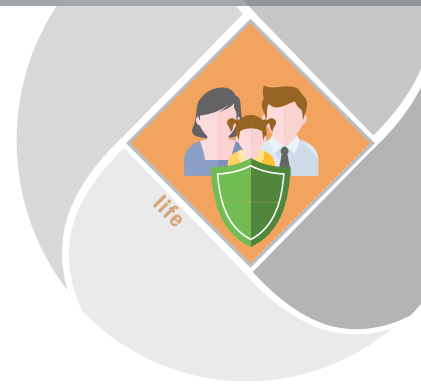


LIFE 101

The Right Protection at the Right Time: Affordable Protection to Cover the Essentials



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 affordable protection to cover the essentials. Take a look at some personal and business-related profiles, considerations, and possible solutions.

Client Profiles

Personal

Clients May Be:

- Younger, cost-conscious, middle-market
- Older, affluent, underinsured

Examples include:

- Individuals beginning their careers
- Couples starting families
- Working parents
- Couples in a second marriage

Considerations:

Clients May...

- Be living for the present with a focus on short-term goals
- Have limited disposable income despite significant earnings
- Be underestimating their protection needs
- Own life insurance but are underinsured
- Be budget-minded and disciplined savers

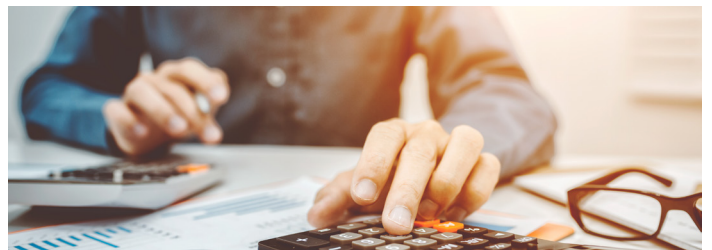
Business

Clients May Be:

- Business owners who rely on partners, top executives, or key employees crucial to the business

Considerations:

- Revenue loss in the event of the death of a key employee
- Business disruption or inability to recover from the loss of a key employee
- Having sufficient capital to recruit and train a replacement



Potential Solutions

What are a few possible solutions for clients who need affordable protection to cover the essentials? There are many options available, but some good choices to consider are 20- or 30-year term, ROP term, guaranteed universal life, and "life expectancy" current assumption universal life/indexed universal life.

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

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