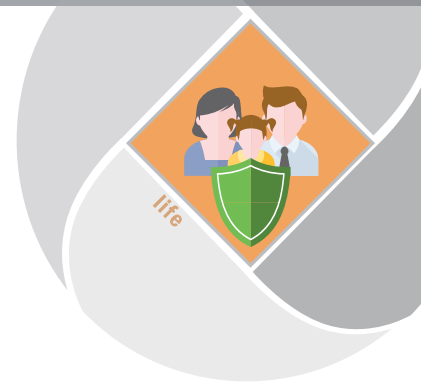


# LIFE 101

## The Right Protection at the Right Time:

# Preserving Wealth and Preparing for the Unexpected



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:

- Affluent clients in their peak earning years
- Individuals preparing for retirement
- Clients who want asset protection
- Clients concerned about future health risks

#### Examples include:

- Working professionals
- Dual-income families
- Executives
- Retirees
- Clients who want to firm up their financial footing

#### Considerations:

##### Clients May...

- Have income to support multiple short-term and long-term goals
- Be contributing the maximum to their qualified plans
- Be living a healthy lifestyle with a family history of longevity
- Be aware of the risk of long term care expenses
- Be concerned about the financial security of their surviving spouse

### Business

#### Clients May Be:

Business owners who want to ensure business continuity in the event of death or sickness, or may want to use their business as a source of retirement income

#### Considerations:

- Want to minimize business disruptions due to disagreements amongst business partners
- Want to prevent unqualified individuals from acquiring an ownership interest in the business
- Want to provide a fair value for business partners who may no longer be interested in being in business partnership/ownership



## Potential Solutions

What are a few possible solutions for clients who want to preserve their wealth while preparing for unexpected circumstances? There are many options available, but some good choices to consider are guaranteed universal life, current assumption universal life, indexed universal life, variable universal life, or whole life with "life expectancy" or lifetime death benefit guarantees and life insurance with long term care or chronic illness riders for added protection.

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