



Sales Idea

Accidental Death Insurance Plus to Supplement Coverage



Client scenario

Adam is a 32-year-old tax accountant making \$62,000 a year. He recently got married and purchased a house for \$250,000, now he and his wife are discussing starting a family in the next few years. As a result, they've been talking more about their long-term finances and how to protect their goals.

Concerns

Adam has a small amount of life insurance coverage through his employer, enough to cover funeral costs should he die. He wants to make sure that his future family could stay in their home in the event of an accidental death, and make sure that his wife has enough to take care of additional expenses and maintain their lifestyle. He realizes that his modest existing coverage wouldn't be enough.

Solution

Adam and his wife talk with their insurance professional, who recommends they take out an **Assurity Accidental Death Insurance Plus policy**. They choose a 30-year term to match the duration of their mortgage, which costs less than a meal out for the couple.

For a small additional cost, they purchase the optional **Return of Premium Rider**, which will return a portion of all premiums paid if Adam never uses his coverage. Adam and his wife can rest easy knowing that their future family will have coverage in place to protect them and their home and receive money back if they never need it.

\$24.36/mo. **Accidental Death Insurance Plus with a \$250,000 benefit, 30-year term**

\$13.40/mo. **Return of Premium Rider**

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\$37.76/mo.* **Total monthly premium**

* Quote based on \$250,000, Male, Issue ages 18-50, 30-year term Accidental Death policy with optional Return of Premium Rider.

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