a different approach to term

Sales Idea

We know why your clients consider term as the only life insurance they need, but is that really their best option?

Term insurance covers the crucial years and it's less expensive. But when the term runs out, so does their coverage. There are still protection needs that don't go away once the kids are grown.

Encourage them to consider a permanent policy instead.

A term rider makes permanent coverage more affordable, often not much more than a stand-alone term policy.

Permanent insurance with a level term rider gives your client more flexibility to protect their family.

They have the coverage they need to meet immediate needs like their mortgage…

…while still providing enough coverage later so they don't burden their family with final expenses.

Permanent policies build cash value.

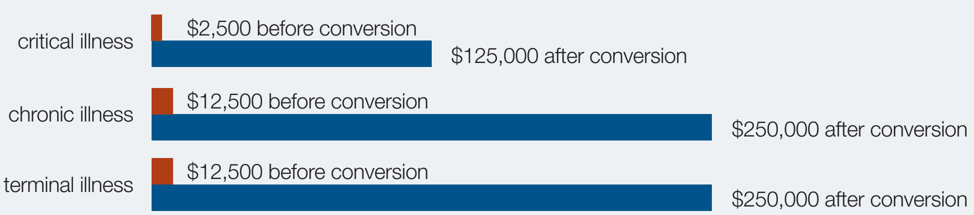
What the permanent coverage of the base policy builds in cash value is often similar to the amount that they would have paid in total premiums for a term policy. For an example of how this works, see the illustration on the following page.

The high cost of medical care today is one reason our Care4Life rider is making permanent policies so attractive.

As an accelerated death benefit rider, the Care4Life rider offers early access to the policy's death benefit in the event of a serious illness. There is no additional premium charge for this rider and it is available on the base policy (permanent coverage) only.

The option to convert all or part of the term rider to permanent coverage without evidence of insurability gives your client more options as their protection needs change.

Starting with a base death benefit of $25,000 with a $475,000 term rider, the death benefit will remain at $500,000 after converting the term rider. But look at how the Care4Life accelerated benefits increase after conversion.



What may be better for your client may increase your revenue too.

If permanent insurance best suits your client's needs, it also pays a higher commission than a term policy with the same amount of coverage.

Ameritas® fulfilling life®

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Preparing an illustration can help lead the discussion about whole life. For instance, say you have a male client, aged 35, who needs $500,000 in coverage. He qualifies as Preferred Plus, which would make his monthly premium for a 20-year level term policy $24.47, which equals about $5,873 over 20 years.

Look at how a Keystone Whole Life policy will offer him more flexibility.

You can illustrate for him how, for just $20 per month more, he can have the added flexibility and protection of a permanent policy.

Initial coverage is $500,000: $25,000 of permanent coverage and a $475,000 level term 20 year rider.

If no other coverage is needed after 20 years, the base policy provides enough death benefit to cover final expenses.

Keystone Whole Life
A Whole Life Policy

Prepared for: Male Client
Male, Age 35, Preferred Plus
Contract Premium Mode: Monthly
Initial Premium: $44.73

Base Death Benefit: $25,000

		Guaranteed Value			Non-guaranteed, Current Scale					
Age	End of Year	Contract Premium + Riders	Cash Value	Death Benefit	Contract Premium + Riders	- Cash from Policy	= Cash Outlay	Annual Dividend	Cash Value	Death Benefit
36	1	537	0	500,000	537	0	537	0	0	500,000
37	2	537	0	500,000	537	0	537	3	3	500,003
38	3	537	175	500,000	537	0	537	3	180	500,014
39	4	537	425	500,000	537	0	537	3	433	500,025
40	5	537	700	500,000	537	0	537	3	711	500,036
41	6	537	975	500,000	537	0	537	3	988	500,046
42	7	537	1,275	500,000	537	0	537	3	1,291	500,056
43	8	537	1,550	500,000	537	0	537	3	1,569	500,065
44	9	537	1,850	500,000	537	0	537	3	1,873	500,075
45	10	537	2,175	500,000	537	0	537	3	2,201	500,084
		5,368			5,368	0	5,368	23		
46	11	537	2,500	500,000	537	0	537	3	2,529	500,092
47	12	537	2,825	500,000	537	0	537	3	2,858	500,101
48	13	537	3,150	500,000	537	0	537	3	3,186	500,109
49	14	537	3,500	500,000	537	0	537	3	3,540	500,116
50	15	537	3,850	500,000	537	0	537	3	3,894	500,124
51	16	537	4,225	500,000	537	0	537	3	4,273	500,131
52	17	537	4,600	500,000	537	0	537	3	4,652	500,138
53	18	537	5,000	500,000	537	0	537	3	5,056	500,145
54	19	537	5,375	500,000	537	0	537	3	5,436	500,152
55	20	537	5,800	500,000	537	0	537	5	5,867	500,161
		10,735			10,735	0	10,735	50		
56	21	326	6,200	25,000	326	0	326	28	6,297	25,195
57	22	326	6,625	25,000	326	0	326	36	6,761	25,271
58	23	326	7,025	25,000	326	0	326	45	7,210	25,364
59	24	326	7,475	25,000	326	0	326	53	7,719	25,473
60	25	326	7,900	25,000	326	0	326	64	8,215	25,601
61	26	326	8,350	25,000	326	0	326	78	8,753	25,753
62	27	326	8,800	25,000	326	0	326	94	9,309	25,931
63	28	326	9,250	25,000	326	0	326	113	9,886	26,139
64	29	326	9,725	25,000	326	0	326	133	10,512	26,381
65	30	326	10,175	25,000	326	0	326	154	11,137	26,656
		13,994			13,994	0	13,994	848		
66	31	326	10,625	25,000	326	0	326	314	11,927	27,102
67	32	326	11,100	25,000	326	0	326	337	12,773	27,694
68	33	326	11,575	25,000	326	0	326	360	13,651	28,311
69	34	326	12,025	25,000	326	0	326	384	14,537	28,954
70	35	326	12,500	25,000	326	0	326	406	15,481	29,621

This is an illustration of hypothetical values, not a contract.

Form 3013/NE 2.90.630-29630.00004

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At the end of 20 years, the guaranteed cash value is equal to what would have been paid into the 20 year level term policy, if he had bought that instead.

Potential dividends may be used to purchase more insurance.

CALL US FOR A QUOTE:

585-273-8530 ext 3005
INFO@E-UPSTATE.NET

*Guarantees are based on the claims paying ability of the issuing company.

**Tax law permits a policy owner to withdraw life insurance policy cash values equal to the investment in the contract without income tax consequences. Withdrawals and loans will reduce the available death benefit. Withdrawals beyond basis may be taxable income. Excess and unpaid loans will reduce policy value and may cause the policy to lapse. If a policy lapses, unpaid loans are treated as distributions for tax purposes.

In approved states, Keystone Whole Life (Form 3013) is issued by Ameritas Life Insurance Corp. In New York, Keystone Whole Life (Form FA 8612 NY) is issued by Ameritas Life Insurance Corp. of New York. Product and riders may not be available in all states.

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