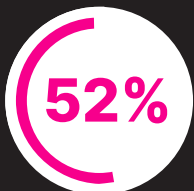
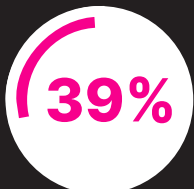


Bringing Individual Life Insurance To The Employer Market

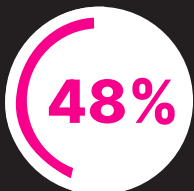
Group life insurance was **never** meant to be
the **sole source** of life insurance.



of Americans are
covered by life
insurance



of Americans are
covered by individual
life insurance



of Americans don't
have individual life
insurance and many
more are under-insured

The Problem

There is a **substantial need** for
individual life benefits.



The majority of group life insurance
is **not portable**.



Limits are generally **below the full needs**
of the employee.

Are you meeting your fiduciary
responsibilities as a benefits broker?

Can you solve this problem? **Yes you can.**

The Story

ABC Employer provides both employer-paid and voluntary group term life insurance.

Employer Paid

Group coverage of \$50k or more is taxable

**\$50,000
for employee**

Voluntary Paid

Evidence of insurability may apply

**up to \$300,000
for employee**

**up to \$100,000
for spouse
up to \$5,000
per child**

Employee scenario:

Two-income family: couple both age 45 with 2 school-age children

Household income of \$150,000 with a \$250,000 mortgage

Total death benefit needs:	\$1,250,000
Total obtained through offered benefits:	\$350,000
Deficit after employer paid and maximum voluntary term buy-up:	-\$900,000

The Solution

ABC Company introduces individual life insurance:



Individual policies for **term** and **permanent**



Majority of employees and spouses qualify for **instant coverage**



Coverage amounts **up to \$1M** for instant

The Results

Employee purchases policies for **\$900,000** for **both income providers**.

Two 20-year level term individual life policies for a **combined monthly premium of \$92.00**.



Problem solved.



Employer has provided a great benefit!

**No costs. No administration.
No payroll deductions.**

Providing a benefit that is **inclusive** of age, health conditions, and income level.



You have a new long-term customer!

**No effort. No quoting.
No proposal work. No administration.**

Broker **compensation** approximately \$550.