

› Children’s Whole Life Sales Solution

CASE STUDY

Parents Want to Protect Their Child’s Future Insurability

PROSPECT PROFILE

- › Kevin and Lisa, in their early 40s
- › Average household income
- › Have a 5-year-old daughter Caitlyn

SITUATION

- › Their own life insurance needs are taken care of
- › Want to buy their daughter a basic policy – with an affordable annual premium – to guarantee her future insurability
- › In addition to death benefit protection, they’d like the option to purchase additional coverage in the future without evidence of insurability

SOLUTION

Purchasing a Children’s Whole Life policy assures Kevin and Lisa a guaranteed death benefit plus these advantages:

- › Simplified application
- › Limited health questions to answer and no medical exam
- › With the Guaranteed Insurability Rider, Kevin and Lisa (or Caitlyn if ownership has been transferred to her) may purchase additional insurance without evidence of insurability on Caitlyn’s 25, 30, 35 and 40 birthday as well as at certain life events. (the face amount of the additional policy may not exceed the face amount of the original policy purchased.
- › Cash value builds over time
- › Rates never increase with age
- › Benefits never decrease



Children’s Whole Life is an easy-to-apply-for policy that provides the foundation for Caitlyn’s future insurability.