

> Children's Whole Life Sales Solution

CASE STUDY

Grandparents' Gift of Insurance Can Help Their Child *and* Grandchildren

PROSPECT PROFILE

- > Doris and Frank, in their early 60s
- > Have a daughter, Ellen, who has two school-age children
- > Average household income

SITUATION

- > Their own life insurance needs are taken care of
- > Because Ellen is a single parent on a tight budget, they'd like to help meet her needs in the event of the untimely loss of a child
- > In addition, they want to guarantee their grandchildren's future insurability

SOLUTION

Doris and Frank's purchase of a Children's Whole Life policy as a gift for their grandchildren assures Ellen a guaranteed death benefit plus these advantages:

- > Simplified application
- > Limited health questions to answer and no medical exam
- > The Guaranteed Insurability Rider allows them to purchase additional insurance without evidence of insurability on their 25, 30, 35 and 40 birthdays 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 grandparents can purchase to help the next generation – and the next.