



Sales Idea

Accidental Death Insurance Plus for a Young Adult



Client scenario

Joseph is a 27-year-old web developer making \$50,000 a year. He doesn't have any life insurance coverage and hasn't seriously considered purchasing any. His low-risk lifestyle and profession mean death isn't a worry for him, and he sees life insurance as an unnecessary expense.

Concerns

Joseph was recently in a small car accident, which is making him reconsider his attitude toward insurance. He still doesn't think that life insurance is necessary or within his budget, but the risk of an accident is real to him. He knows that if his accident were more severe, his loved ones could have been left with expenses or debt and no way to pay.

Solution

Joseph purchases **\$150,000 of Assurity Accidental Death Insurance plus with a 15-year term**. The short application with no medical exam means he can easily apply, and he receives a decision in two business days. Additionally, the included **Accidental Death – Automobile Seatbelt** benefit gives him additional peace of mind by increasing his benefit amount if he were to die in a car accident while wearing his seatbelt.

Joseph also adds the optional **Accident-Only Disability Income Rider**, which will pay a monthly benefit if he's totally disabled due to an accident.

\$15.49/mo. **Accidental Death Insurance Plus with a \$150,000 benefit, 15-year term**

\$29.32/mo. **Accident-Only Disability Income Rider, \$2,500 monthly benefit, 90-day elimination period, 2-year benefit period**

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\$44.81/mo.* **Total monthly premium**

* Quote based on \$150,000, Male, Issue ages 18-50, 15-year term Accidental Death policy with optional \$2,500 monthly benefit Accident-Only Disability Income Rider.

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