



Sales Idea

Accidental Death Insurance Plus for Term Life Declines



Client scenario

Alyssa is 38 years old and works as an independent truck driver, making \$60,000 annually. Insurance hasn't been a priority for her in the past, but last year she recently applied for term life insurance coverage and was unable to qualify – so now she's looking for an alternative source of protection.

Concerns

Alyssa is worried that if she were to get in an accident in her truck, she could die and leave nothing behind – or she could be seriously injured with no way to pay for her expenses. She wants protection that's easy to apply for and will stay in force for as long as she needs it, and would also like protection in the event of a serious injury while she's alive.

Solution

Alyssa's insurance professional recommends that she look at Assurity **Accidental Death Insurance Plus** so she can have the coverage she needs in the event of an accident. There are only a few questions on the application, and no medical exams, so she's eligible for coverage. Alyssa purchases coverage to age 80 and feels confident that her loved ones will receive something if she dies in an accident. She also purchases the optional **Accident-Only Disability Income Rider** which, for an additional cost, will pay her a monthly benefit if she's totally disabled due to an accident.

Alyssa then adds the **Return of Premium Rider**, which will return a portion of the premiums paid if she doesn't use her coverage. She feels secure knowing she has strong coverage in the event of a truck accident and won't pay for insurance she doesn't use.

\$15.66/mo.	Accidental Death Insurance Plus with a \$250,000 benefit, coverage to age 80
\$20.88/mo.	Accident-Only Disability Income Rider with a \$3,000 monthly benefit, 90-day elimination period, 2-year benefit period
\$18.27/mo.	Return of Premium Rider
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\$54.81/mo.*	Total monthly premium

* Quote based on \$250,000, Female, Issue ages 18-50, coverage to age 80 Accidental Death policy with optional \$3,000 monthly benefit Accident-Only Disability Income Rider and Return of Premium Rider.

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Policy Form No. I H2004 and Rider Form Nos. R I2005 and R I2009 underwritten by Assurity Life Insurance Company, Lincoln, NE.

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