



Sales Idea

Term Life for Business Owners



Client Scenario

Carrie, 35, and Sarah, 36, co-own a floral shop in Charlotte, North Carolina. After a few years of running the business from Carrie's home, they're excited about their new brick and mortar location. Both are married with kids.

Concerns

Carrie and Sarah took out a \$150,000 business loan to open their new storefront. As equal investors, they each play an important role in the success of their business. If something happens to either of them, they want to make sure their dream business would be able to continue.

Solution

Carrie and Sarah knew life insurance was important and each purchase a **\$250,000 in 30-year Term Life Insurance**. The accelerated underwriting process was simple, without the hassle of any medical exams. Should either pass away, the payout would cover the business loan and allow the remaining partner to buy out the business.

Their agent also recommended they add on the optional **Critical Illness Benefit Rider**. If Carrie or Sarah were to face a **critical illness like cancer, heart attack, or stroke**, a **\$100,000 lump-sum payment** could be used (any way they wish) to help keep the business going.

\$84.83 /mo.	\$33.50 Carrie's Base Policy, Female, Standard Non-Tobacco
	\$51.33 Critical Illness Benefit Rider
\$91.18 /mo.	\$35.67 Sarah's Base Policy, Female, Standard Non-Tobacco
	\$55.51 Critical Illness Benefit Rider

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