



The Selario Agency, Inc.

Helping financial professionals provide world-class solutions to their client's needs

Let's Get Creative With Product Ideas

Sometimes great opportunities are available when you explore unique niches that can be found in carrier portfolios.

For instance, how often has a client come to you with a need for insurance that is less than 10 years for a Business Buy-Sell or Bank Loan Collateral Assignment. These cases are often much bigger than the average sale but in today's market you often had to sell a 10 year level term.

What about a client who is a smoker, knows they want to quit and needs insurance now but does not want to pay the high smoker rates. This same product can be used as a stop smoking incentive program.

10 Year Term Alternative-Case #1

Male 60/61, Preferred best, 2M Coverage
Keyman Coverage Needed For Less Than 10 years
Competitive 10 year term rate is \$5,545/yr
10 year term alternative premium year 1 is \$2,340/yr

The sizzle is the aggregate guaranteed premium remains less than the Level 10 year aggregate cost for over 8 years, saving the client a lot of money for a short term insurance need.

Stop Smoking Incentive Alternative-Case #2

Male, 45, preferred smoker, 1M Coverage
Wants alternative to high cost smoker rates
Competitive 10 year term rate is \$2,509/yr
Stop smoking incentive year 1 premium is \$1,010/yr

The sizzle is if this client quits smoking for 1 year and provides evidence, they can qualify for standard non-smoker rates and then convert to a Level 20 or 30 year term at sns without further medical evidence. 2 years of stop smoking qualifies for standard plus and 3 years preferred.*

**Conversion to another term product is available during the first 3 policy years.*

Creative use of product to open new markets is another reason for doing business with The Selario Agency, Inc.

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Every Case Counts. Every Broker Matters.