



The Selario Agency, Inc.

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

More Guaranteed At No Additional Cost

Could You Sell a No-Lapse UL that Guaranteed All Your Client's Money Back or offered a LTC rider in the event of a chronic illness?*

Clients instinctively know the future is unpredictable. Before making long-term financial purchases they would like know they have guarantees, flexibility and control when committing to large life insurance purchases.

Case Study 1:

Male Age 55 buys 500K UL at 2nd best PNS rates
Annual lifetime no-lapse premium is \$6,809

In 20 years client surrenders the policy and receives **100% back or \$136,180**

He uses the proceeds to help supplement his retirement

Annual cost for 20 years \$0

Case Study 2:

Male Age 65 buys 500K UL at 2nd best PNS rates
Annual lifetime no-lapse premium is \$11,671

In 20 years client surrenders the policy and receives **33% of the face amount or \$165,000**

Or the client exercises his **LTC rider provision** and receives **10K/month for 50 months for LTC**

Annual cost for 20 years **\$3,421 if surrendered**, or he recoups all of his premium in **less than 24 months** in the event of a LTC claim

Every Case Counts. Every Broker Matters.

*During a 60-day window following the 20th policy anniversary, the surrender value will be the lesser of 100% of premiums paid or 33% of the lowest face amount. At the 25th anniversary or any policy anniversary thereafter, the surrender value will be the lesser of 100% of premiums paid or 33% of the lowest face amount.

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Howard Stern, CLU, ChFC

800-331-7113

hstern@selarioagency.com

Please check our website www.selarioagency.com for more information about how we can help grow your practice.