

# Foresters Your Legacy

## Single Premium Whole Life

**Available in all states**



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Foresters<sup>®</sup>  
Financial

# Your Legacy

- Designed for **Wealth Transfer**
- Single premium from **after-tax cash funds not needed for daily living**
- Provide inheritance to heirs that is **income tax-free**
- **Participating** whole life (earns dividends)
- **No medical exams**
- Underwriting based on app, height/weight, MIB and Rx
- **Living Benefits** - Accelerated Death Benefit Rider for terminal, **chronic & critical** illnesses (no charge)



# Your Legacy – Target Market

- Retirees that want to leave a portion of their assets to their heirs while increasing the value of the asset
- Looking for simplicity: non-medical, single pay buys lifetime coverage with no future premiums
- Looking for cash value growth through dividends while having upside of death benefit protection
- Want lifetime insurance protection (to age 121)
- Grandparents or parents looking to buy coverage on their grandchildren/children



# Your Legacy

- Issue Ages: 0 – 85 (age nearest birthday)
- Minimum Premium:
  - Ages 0-15: \$1,500
  - Ages 16-29: \$5,000
  - Ages 30-85: \$10,000
- Maximum Premium: \$500,000 (does vary by age)



# Accelerated Death Benefit Rider

- Provides the option to accelerate the death benefit for terminal, chronic & critical illnesses
- **Terminal** illness – death is expected within 12 months
- **Chronic** illness – insured is unable to perform at least two of the six activities of daily living (ADL) or severe cognitive impairment
- **Critical** illness – life threatening (invasive) cancer, heart attack, stroke, advanced Alzheimer's Disease (before insured's 75<sup>th</sup> birthday), end stage renal failure, major organ failure & ALS.



# Accelerated Death Benefit Rider

- Minimum Acceleration Amount: \$4,500
- Maximum Acceleration Amount:
  - Chronic Illness- In any 12-month period, 24% of eligible death benefit
  - Critical Illness – the lesser of a) 95% of eligible death benefit & b) \$500,000
  - Terminal Illness – the lesser of a) 95% of eligible death benefit & b) \$500,000. One terminal illness payment is allowed.
  - No waiting period (chronic has 90 day elimination period)
- Minimum face amount after acceleration: \$10,000



# Underwriting

- Underwriting is based on health questions on the application, optional telephone interview, height/weight, MIB & prescription drug check
- Check impairments in Underwriting Guide

## LIFESTYLE IMPAIRMENTS

Impairment	Guideline	Standard Non-Medical	Substandard Non-Medical
Criminal Activity	If on probation or parole, (accept 1 year after probation)	Decline	Decline
	If jail time has been served, consider 5 years after parole	Decline	Decline
Driving Record	Single DUI within 12 months/2 DUI, last within 5 years	Decline	Decline
	More than 2 DUI	Call Risk Assessment Line	Call Risk Assessment Line

## MEDICAL IMPAIRMENTS

Impairment	Criteria	Standard Non-Medical	Substandard Non-Medical
AIDS / HIV +ve		Decline	Decline
Alcoholism	Within 5 years	Decline	APS
Alcohol Usage Q	After 5 years, without relapse, no current use	Accept	Accept
Alzheimer's / Dementia		Decline	Decline
Amputation	Caused by injury	Accept	Accept
	Caused by disease	Decline	Decline
Anemia	Iron deficiency	Accept	Accept
Aneurysm		Decline	APS
Angina	See Heart Disease	Decline	APS
Angioplasty	See Heart Disease	Decline	APS
Aortic Insufficiency		Decline	APS

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# Optional Decision Express phone interview

- Only available on Standard issues (not Substandard)
- You may be able to find out if your client is eligible by calling from their home (process similar to PlanRight).
- Complete the application
- While in client's home, call Apptical at 866-844-9276 & follow the simple 10 to 15 minute process





# Sales idea – Charitable Giving

- Keith is a 65 year-old whose retirement package includes a \$20,000 bonus
- Keith wants to help his favorite local charity
- He would like to maximize his bonus to leave a financial legacy to his charity
- He uses his \$20,000 bonus to purchase a Your Legacy policy
- A guaranteed death benefit of \$32,511 is an increase of almost 63% over his original bonus of \$20,000
- He names his favorite charity as the beneficiary
- Potential dividends help grow his cash value & death benefit
- Additional protection from the ABR
- He can easily change the beneficiary



# Sales idea – Charitable Giving

Initial Face Amount	Lapse Year	MEC Year	Modal Premium	Seven Pay Premium
\$32,511.00	0	1	\$20,000.00	\$2,893.38

## Values

End of Year	Age	Contract Premium	Guar Cash Value	Guar Death Benefit	Annual Dividend	Premium Outlay	Paid-Up Additions Rider Payments	Withdrawal Amount	Loan Amount	Loan Repayment	Accumulated Paid-Up Additions	Paid-Up Add Cash Value	Total Cash Value	Total Death Benefit
1	66	\$20,000	\$17,960	\$32,511	\$128	\$20,000	\$0	\$0	\$0	\$0	\$231	\$128	\$18,088	\$32,742
2	67	\$0	\$18,428	\$32,511	\$141	\$0	\$0	\$0	\$0	\$0	\$487	\$276	\$18,704	\$32,998
3	68	\$0	\$18,900	\$32,511	\$141	\$0	\$0	\$0	\$0	\$0	\$745	\$433	\$19,333	\$33,256
4	69	\$0	\$19,377	\$32,511	\$141	\$0	\$0	\$0	\$0	\$0	\$1,005	\$599	\$19,977	\$33,516
5	70	\$0	\$19,860	\$32,511	\$141	\$0	\$0	\$0	\$0	\$0	\$1,269	\$775	\$20,635	\$33,780
6	71	\$0	\$20,346	\$32,511	\$141	\$0	\$0	\$0	\$0	\$0	\$1,536	\$961	\$21,307	\$34,047
7	72	\$0	\$20,833	\$32,511	\$142	\$0	\$0	\$0	\$0	\$0	\$1,806	\$1,157	\$21,991	\$34,317
8	73	\$0	\$21,317	\$32,511	\$142	\$0	\$0	\$0	\$0	\$0	\$2,080	\$1,364	\$22,681	\$34,591
9	74	\$0	\$21,797	\$32,511	\$142	\$0	\$0	\$0	\$0	\$0	\$2,358	\$1,581	\$23,378	\$34,869
10	75	\$0	\$22,274	\$32,511	\$142	\$0	\$0	\$0	\$0	\$0	\$2,641	\$1,810	\$24,083	\$35,152
11	76	\$0	\$22,748	\$32,511	\$142	\$0	\$0	\$0	\$0	\$0	\$2,929	\$2,050	\$24,798	\$35,440
12	77	\$0	\$23,219	\$32,511	\$143	\$0	\$0	\$0	\$0	\$0	\$3,223	\$2,302	\$25,521	\$35,734



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# Sales idea – Grandparents

- Karen is a 60 year-old grandmother looking forward to retirement
- Her savings include \$55,000 in various savings accounts
- She wants to maximize her estate & help contribute to her 7 year-old granddaughter's financial future
- She wants life insurance protection but is worried about paying ongoing premiums
- She uses \$50,000 to purchase a Your Legacy policy & the remaining \$5,000 to purchase a policy for her granddaughter



# Sales idea – Grandparents

- Karen's policy gives her an immediate guaranteed death benefit of \$100,695
- Her granddaughter's policy has a guaranteed death benefit of \$36,698 & gives her protection from future uninsurability
- Both policies have no future premiums & guaranteed cash value
- Potential dividends help grow cash value & death benefit
- Additional protection from the ABR
- Provides her granddaughter the opportunity to apply for college scholarships



# Sales idea – Grandparents

Initial Face Amount	Lapse Year	MEC Year	Modal Premium	Seven Pay Premium
\$100,695.00	0	1	\$50,000.00	\$6,759.81

## Values

End of Year	Age	Contract Premium	Guar Cash Value	Guar Death Benefit	Annual Dividend	Premium Outlay	Paid-Up Additions Rider Payments	Withdrawal Amount	Loan Amount	Loan Repayment	Accumulated Paid-Up Additions	Paid-Up Add Cash Value	Total Cash Value	Total Death Benefit
1	61	\$50,000	\$43,146	\$100,695	\$362	\$50,000	\$0	\$0	\$0	\$0	\$844	\$362	\$43,507	\$101,539
2	62	\$0	\$44,403	\$100,695	\$393	\$0	\$0	\$0	\$0	\$0	\$1,762	\$777	\$45,180	\$102,457
3	63	\$0	\$45,682	\$100,695	\$394	\$0	\$0	\$0	\$0	\$0	\$2,686	\$1,219	\$46,901	\$103,381
4	64	\$0	\$46,984	\$100,695	\$394	\$0	\$0	\$0	\$0	\$0	\$3,617	\$1,688	\$48,672	\$104,312
5	65	\$0	\$48,309	\$100,695	\$395	\$0	\$0	\$0	\$0	\$0	\$4,556	\$2,186	\$50,494	\$105,251
6	66	\$0	\$49,655	\$100,695	\$395	\$0	\$0	\$0	\$0	\$0	\$5,503	\$2,714	\$52,369	\$106,198
7	67	\$0	\$51,022	\$100,695	\$396	\$0	\$0	\$0	\$0	\$0	\$6,461	\$3,274	\$54,295	\$107,156
8	68	\$0	\$52,408	\$100,695	\$397	\$0	\$0	\$0	\$0	\$0	\$7,430	\$3,867	\$56,275	\$108,125
9	69	\$0	\$53,811	\$100,695	\$397	\$0	\$0	\$0	\$0	\$0	\$8,411	\$4,495	\$58,306	\$109,106
10	70	\$0	\$55,231	\$100,695	\$398	\$0	\$0	\$0	\$0	\$0	\$9,405	\$5,159	\$60,390	\$110,100
11	71	\$0	\$56,666	\$100,695	\$398	\$0	\$0	\$0	\$0	\$0	\$10,413	\$5,860	\$62,527	\$111,108
12	72	\$0	\$58,112	\$100,695	\$399	\$0	\$0	\$0	\$0	\$0	\$11,438	\$6,601	\$64,713	\$112,133
13	73	\$0	\$59,565	\$100,695	\$399	\$0	\$0	\$0	\$0	\$0	\$12,479	\$7,382	\$66,947	\$113,174



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# Sales idea – Grandparents

Initial Face Amount	Lapse Year	MEC Year	Modal Premium	Seven Pay Premium
\$36,698.00	0	1	\$5,000.00	\$393.93

## Values

End of Year	Age	Contract Premium	Guar Cash Value	Guar Death Benefit	Annual Dividend	Premium Outlay	Paid-Up Additions Rider Payments	Withdrawal Amount	Loan Amount	Loan Repayment	Accumulated Paid-Up Additions	Paid-Up Add Cash Value	Total Cash Value	Total Death Benefit
1	8	\$5,000	\$2,595	\$36,698	\$28	\$5,000	\$0	\$0	\$0	\$0	\$396	\$28	\$2,623	\$37,094
2	9	\$0	\$2,692	\$36,698	\$28	\$0	\$0	\$0	\$0	\$0	\$794	\$58	\$2,750	\$37,492
3	10	\$0	\$2,792	\$36,698	\$28	\$0	\$0	\$0	\$0	\$0	\$1,194	\$91	\$2,883	\$37,892
4	11	\$0	\$2,896	\$36,698	\$29	\$0	\$0	\$0	\$0	\$0	\$1,595	\$126	\$3,022	\$38,293
5	12	\$0	\$3,004	\$36,698	\$29	\$0	\$0	\$0	\$0	\$0	\$1,999	\$164	\$3,168	\$38,697
6	13	\$0	\$3,115	\$36,698	\$29	\$0	\$0	\$0	\$0	\$0	\$2,406	\$204	\$3,319	\$39,104
7	14	\$0	\$3,229	\$36,698	\$29	\$0	\$0	\$0	\$0	\$0	\$2,816	\$248	\$3,477	\$39,514
8	15	\$0	\$3,347	\$36,698	\$30	\$0	\$0	\$0	\$0	\$0	\$3,230	\$295	\$3,642	\$39,928
9	16	\$0	\$3,469	\$36,698	\$30	\$0	\$0	\$0	\$0	\$0	\$3,648	\$345	\$3,814	\$40,346
10	17	\$0	\$3,595	\$36,698	\$30	\$0	\$0	\$0	\$0	\$0	\$4,070	\$399	\$3,993	\$40,768
11	18	\$0	\$3,725	\$36,698	\$30	\$0	\$0	\$0	\$0	\$0	\$4,498	\$457	\$4,181	\$41,196
12	19	\$0	\$3,859	\$36,698	\$30	\$0	\$0	\$0	\$0	\$0	\$4,930	\$518	\$4,378	\$41,628
13	20	\$0	\$3,998	\$36,698	\$31	\$0	\$0	\$0	\$0	\$0	\$5,369	\$585	\$4,583	\$42,067



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# Sales idea – No Future Premiums

- 70 year-old Alan & 65 year-old Cindy are a retired couple
- Their savings include \$80,000 in various savings accounts
- They want life insurance to enhance their estate & for added protection against future changes in health
- They are looking for a simple all-in-one life insurance product that doesn't require ongoing premiums
- They split the \$80,000 to purchase two Your Legacy policies
- Alan's premium is \$50,000 & Cindy's premium is \$30,000



# Sales idea – No Future Premiums

- Alan's policy gives him an immediate guaranteed death benefit of \$71,821
- Cindy's policy has a guaranteed death benefit of \$53,551
- The combined immediate death benefit of \$125,372 is an increase of almost 57% over their original \$80,000
- Both policies have no future premiums & guaranteed cash value
- Potential dividends help grow cash value & death benefit
- Additional protection from the ABR





# Sales idea – No Future Premiums

Initial Face Amount	Lapse Year	MEC Year	Modal Premium	Seven Pay Premium
\$71,821.00	0	1	\$50,000.00	\$7,475.90

## Values

End of Year	Age	Contract Premium	Guar Cash Value	Guar Death Benefit	Annual Dividend	Premium Outlay	Paid-Up Additions Rider Payments	Withdrawal Amount	Loan Amount	Loan Repayment	Accumulated Paid-Up Additions	Paid-Up Add Cash Value	Total Cash Value	Total Death Benefit
1	71	\$50,000	\$44,946	\$71,821	\$304	\$50,000	\$0	\$0	\$0	\$0	\$486	\$304	\$45,251	\$72,307
2	72	\$0	\$46,024	\$71,821	\$344	\$0	\$0	\$0	\$0	\$0	\$1,039	\$666	\$46,690	\$72,860
3	73	\$0	\$47,092	\$71,821	\$345	\$0	\$0	\$0	\$0	\$0	\$1,598	\$1,048	\$48,139	\$73,419
4	74	\$0	\$48,151	\$71,821	\$345	\$0	\$0	\$0	\$0	\$0	\$2,164	\$1,451	\$49,602	\$73,985
5	75	\$0	\$49,205	\$71,821	\$346	\$0	\$0	\$0	\$0	\$0	\$2,737	\$1,875	\$51,081	\$74,558
6	76	\$0	\$50,253	\$71,821	\$346	\$0	\$0	\$0	\$0	\$0	\$3,319	\$2,323	\$52,576	\$75,140
7	77	\$0	\$51,294	\$71,821	\$346	\$0	\$0	\$0	\$0	\$0	\$3,911	\$2,793	\$54,087	\$75,732
8	78	\$0	\$52,323	\$71,821	\$347	\$0	\$0	\$0	\$0	\$0	\$4,512	\$3,287	\$55,610	\$76,333
9	79	\$0	\$53,332	\$71,821	\$347	\$0	\$0	\$0	\$0	\$0	\$5,124	\$3,805	\$57,136	\$76,945
10	80	\$0	\$54,312	\$71,821	\$348	\$0	\$0	\$0	\$0	\$0	\$5,747	\$4,346	\$58,658	\$77,568
11	81	\$0	\$55,264	\$71,821	\$348	\$0	\$0	\$0	\$0	\$0	\$6,383	\$4,912	\$60,176	\$78,204
12	82	\$0	\$56,180	\$71,821	\$348	\$0	\$0	\$0	\$0	\$0	\$7,033	\$5,501	\$61,682	\$78,854
13	83	\$0	\$57,066	\$71,821	\$349	\$0	\$0	\$0	\$0	\$0	\$7,697	\$6,116	\$63,182	\$79,518



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# Sales idea – Final Expenses

- John is a retired 65 year-old who has saved \$12,500 to pay for his funeral costs
- His concern is that his funeral costs may be higher than \$12,500 & his children may be financially burdened
- He uses the \$12,500 to purchase a Your Legacy policy with a guaranteed death benefit of \$20,319
- He has more money for final expenses with potential money for his children
- Potential dividends help grow cash value & death benefit
- Additional protection from the ABR



# Sales idea – Final Expenses

Initial Face Amount	Lapse Year	MEC Year	Modal Premium	Seven Pay Premium
\$20,319.00	0	1	\$12,500.00	\$1,808.33

## Values

End of Year	Age	Contract Premium	Guar Cash Value	Guar Death Benefit	Annual Dividend	Premium Outlay	Paid-Up Additions Rider Payments	Withdrawal Amount	Loan Amount	Loan Repayment	Accumulated Paid-Up Additions	Paid-Up Add Cash Value	Total Cash Value	Total Death Benefit
1	66	\$12,500	\$11,225	\$20,319	\$80	\$12,500	\$0	\$0	\$0	\$0	\$145	\$80	\$11,305	\$20,464
2	67	\$0	\$11,517	\$20,319	\$88	\$0	\$0	\$0	\$0	\$0	\$304	\$173	\$11,690	\$20,623
3	68	\$0	\$11,813	\$20,319	\$88	\$0	\$0	\$0	\$0	\$0	\$466	\$271	\$12,083	\$20,785
4	69	\$0	\$12,111	\$20,319	\$88	\$0	\$0	\$0	\$0	\$0	\$628	\$375	\$12,485	\$20,947
5	70	\$0	\$12,412	\$20,319	\$88	\$0	\$0	\$0	\$0	\$0	\$793	\$484	\$12,897	\$21,112
6	71	\$0	\$12,716	\$20,319	\$88	\$0	\$0	\$0	\$0	\$0	\$960	\$601	\$13,316	\$21,279
7	72	\$0	\$13,021	\$20,319	\$89	\$0	\$0	\$0	\$0	\$0	\$1,129	\$723	\$13,744	\$21,448
8	73	\$0	\$13,323	\$20,319	\$89	\$0	\$0	\$0	\$0	\$0	\$1,300	\$852	\$14,175	\$21,619
9	74	\$0	\$13,623	\$20,319	\$89	\$0	\$0	\$0	\$0	\$0	\$1,474	\$988	\$14,611	\$21,793
10	75	\$0	\$13,921	\$20,319	\$89	\$0	\$0	\$0	\$0	\$0	\$1,651	\$1,131	\$15,052	\$21,970
11	76	\$0	\$14,217	\$20,319	\$89	\$0	\$0	\$0	\$0	\$0	\$1,831	\$1,281	\$15,498	\$22,150
12	77	\$0	\$14,512	\$20,319	\$89	\$0	\$0	\$0	\$0	\$0	\$2,014	\$1,438	\$15,950	\$22,333
13	78	\$0	\$14,803	\$20,319	\$89	\$0	\$0	\$0	\$0	\$0	\$2,201	\$1,604	\$16,406	\$22,520



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# Sales idea – Estate Planning

- Susan is a 75 year-old widow who inherited her husband's estate
- The value of the estate is approximately \$5,750,000
- Her large estate may be subject to estate taxes
- She is looking for options to help with tax & estate planning
- She uses \$440,784 from the estate to purchase a Your Legacy policy
- This provides her with a guaranteed death benefit of \$615,784 which can offset the premium & assist with estate planning
- Potential dividends help grow cash value & death benefit
- Additional protection from the ABR



# Sales idea – Estate Planning

Initial Face Amount	Lapse Year	MEC Year	Modal Premium	Seven Pay Premium
\$615,784.00	0	1	\$440,784.00	\$65,783.30

## Values

End of Year	Age	Contract Premium	Guar Cash Value	Guar Death Benefit	Annual Dividend	Premium Outlay	Paid-Up Additions Rider Payments	Withdrawal Amount	Loan Amount	Loan Repayment	Accumulated Paid-Up Additions	Paid-Up Add Cash Value	Total Cash Value	Total Death Benefit
1	76	\$440,784	\$391,116	\$615,784	\$3,315	\$440,784	\$0	\$0	\$0	\$0	\$5,219	\$3,315	\$394,431	\$621,000
2	77	\$0	\$400,099	\$615,784	\$3,326	\$0	\$0	\$0	\$0	\$0	\$10,504	\$6,825	\$406,924	\$626,280
3	78	\$0	\$409,079	\$615,784	\$3,329	\$0	\$0	\$0	\$0	\$0	\$15,852	\$10,531	\$419,610	\$631,630
4	79	\$0	\$418,045	\$615,784	\$3,333	\$0	\$0	\$0	\$0	\$0	\$21,268	\$14,438	\$432,483	\$637,050
5	80	\$0	\$427,001	\$615,784	\$3,336	\$0	\$0	\$0	\$0	\$0	\$26,760	\$18,556	\$445,557	\$642,540
6	81	\$0	\$435,931	\$615,784	\$3,340	\$0	\$0	\$0	\$0	\$0	\$32,334	\$22,890	\$458,821	\$648,110
7	82	\$0	\$444,641	\$615,784	\$3,343	\$0	\$0	\$0	\$0	\$0	\$37,998	\$27,438	\$472,079	\$653,780
8	83	\$0	\$453,084	\$615,784	\$3,347	\$0	\$0	\$0	\$0	\$0	\$43,763	\$32,200	\$485,284	\$659,540
9	84	\$0	\$461,338	\$615,784	\$3,350	\$0	\$0	\$0	\$0	\$0	\$49,636	\$37,186	\$498,524	\$665,420
10	85	\$0	\$469,382	\$615,784	\$3,354	\$0	\$0	\$0	\$0	\$0	\$55,624	\$42,399	\$511,781	\$671,400
11	86	\$0	\$477,169	\$615,784	\$3,357	\$0	\$0	\$0	\$0	\$0	\$61,737	\$47,840	\$525,009	\$677,520
12	87	\$0	\$484,893	\$615,784	\$3,361	\$0	\$0	\$0	\$0	\$0	\$67,980	\$53,531	\$538,423	\$683,760
13	88	\$0	\$492,164	\$615,784	\$3,365	\$0	\$0	\$0	\$0	\$0	\$74,365	\$59,437	\$551,600	\$690,140



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# Sales idea – Existing Insurance

- Mark is a 55 year-old who bought a \$25,000 universal life policy 30 years ago
- He is supposed to be paying \$25/month in premium but hasn't been funding it properly so it's in danger of lapsing in the future
- He currently has \$10,000 in his cash value
- He uses the \$10,000 cash value to purchase a Your Legacy policy with a \$20,720 guaranteed death benefit
- No further premiums are due & his policy will never lapse
- Potential dividends help grow cash value & death benefit
- Additional protection from the ABR



# Sales idea – Existing Insurance

Initial Face Amount	Lapse Year	MEC Year	Modal Premium	Seven Pay Premium
\$20,720.00	0	1	\$10,000.00	\$1,332.41

## Values

End of Year	Age	Contract Premium	Guar Cash Value	Guar Death Benefit	Annual Dividend	Premium Outlay	Paid-Up Additions Rider Payments	Withdrawal Amount	Loan Amount	Loan Repayment	Accumulated Paid-Up Additions	Paid-Up Add Cash Value	Total Cash Value	Total Death Benefit
1	56	\$10,000	\$8,587	\$20,720	\$68	\$10,000	\$0	\$0	\$0	\$0	\$164	\$68	\$8,655	\$20,884
2	57	\$0	\$8,855	\$20,720	\$72	\$0	\$0	\$0	\$0	\$0	\$338	\$144	\$8,999	\$21,058
3	58	\$0	\$9,127	\$20,720	\$72	\$0	\$0	\$0	\$0	\$0	\$512	\$225	\$9,353	\$21,232
4	59	\$0	\$9,405	\$20,720	\$72	\$0	\$0	\$0	\$0	\$0	\$687	\$312	\$9,717	\$21,407
5	60	\$0	\$9,689	\$20,720	\$72	\$0	\$0	\$0	\$0	\$0	\$863	\$404	\$10,093	\$21,583
6	61	\$0	\$9,977	\$20,720	\$72	\$0	\$0	\$0	\$0	\$0	\$1,041	\$501	\$10,478	\$21,761
7	62	\$0	\$10,268	\$20,720	\$72	\$0	\$0	\$0	\$0	\$0	\$1,220	\$605	\$10,873	\$21,940
8	63	\$0	\$10,561	\$20,720	\$73	\$0	\$0	\$0	\$0	\$0	\$1,402	\$714	\$11,276	\$22,122
9	64	\$0	\$10,855	\$20,720	\$73	\$0	\$0	\$0	\$0	\$0	\$1,585	\$830	\$11,686	\$22,305
10	65	\$0	\$11,150	\$20,720	\$73	\$0	\$0	\$0	\$0	\$0	\$1,771	\$953	\$12,103	\$22,491
11	66	\$0	\$11,446	\$20,720	\$73	\$0	\$0	\$0	\$0	\$0	\$1,960	\$1,083	\$12,529	\$22,680
12	67	\$0	\$11,745	\$20,720	\$73	\$0	\$0	\$0	\$0	\$0	\$2,151	\$1,219	\$12,964	\$22,871
13	68	\$0	\$12,046	\$20,720	\$73	\$0	\$0	\$0	\$0	\$0	\$2,346	\$1,364	\$13,409	\$23,066



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# Sales idea – Existing Insurance

- Paul is a 60 year-old who has several old paid-up whole life policies
- He currently has \$11,000 in combined cash value in the policies & \$13,000 combined death benefit
- He uses the \$11,000 cash values to purchase a Your Legacy policy with a \$19,937 guaranteed death benefit
- No further premiums are due & cash values are guaranteed
- Potential dividends help grow cash value & death benefit
- Additional protection from the ABR





# Sales idea – Existing Insurance

Initial Face Amount	Lapse Year	MEC Year	Modal Premium	Seven Pay Premium
\$19,937.00	0	1	\$11,000.00	\$1,510.60

## Values

End of Year	Age	Contract Premium	Guar Cash Value	Guar Death Benefit	Annual Dividend	Premium Outlay	Paid-Up Additions Rider Payments	Withdrawal Amount	Loan Amount	Loan Repayment	Accumulated Paid-Up Additions	Paid-Up Add Cash Value	Total Cash Value	Total Death Benefit
1	61	\$11,000	\$9,600	\$19,937	\$73	\$11,000	\$0	\$0	\$0	\$0	\$151	\$73	\$9,673	\$20,088
2	62	\$0	\$9,880	\$19,937	\$78	\$0	\$0	\$0	\$0	\$0	\$312	\$155	\$10,035	\$20,249
3	63	\$0	\$10,162	\$19,937	\$78	\$0	\$0	\$0	\$0	\$0	\$475	\$242	\$10,404	\$20,412
4	64	\$0	\$10,445	\$19,937	\$78	\$0	\$0	\$0	\$0	\$0	\$638	\$334	\$10,779	\$20,575
5	65	\$0	\$10,729	\$19,937	\$78	\$0	\$0	\$0	\$0	\$0	\$803	\$432	\$11,161	\$20,740
6	66	\$0	\$11,014	\$19,937	\$78	\$0	\$0	\$0	\$0	\$0	\$970	\$536	\$11,550	\$20,907
7	67	\$0	\$11,301	\$19,937	\$78	\$0	\$0	\$0	\$0	\$0	\$1,139	\$646	\$11,946	\$21,076
8	68	\$0	\$11,590	\$19,937	\$78	\$0	\$0	\$0	\$0	\$0	\$1,310	\$762	\$12,352	\$21,247
9	69	\$0	\$11,883	\$19,937	\$78	\$0	\$0	\$0	\$0	\$0	\$1,483	\$884	\$12,767	\$21,420
10	70	\$0	\$12,179	\$19,937	\$78	\$0	\$0	\$0	\$0	\$0	\$1,659	\$1,014	\$13,193	\$21,596
11	71	\$0	\$12,477	\$19,937	\$79	\$0	\$0	\$0	\$0	\$0	\$1,838	\$1,150	\$13,627	\$21,775
12	72	\$0	\$12,776	\$19,937	\$79	\$0	\$0	\$0	\$0	\$0	\$2,020	\$1,294	\$14,070	\$21,957
13	73	\$0	\$13,072	\$19,937	\$79	\$0	\$0	\$0	\$0	\$0	\$2,204	\$1,445	\$14,518	\$22,141



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# Sales idea – Annuity Alternative

- Grace is a 70 year-old who has \$50,000 in CDs she wants to leave to her children
- She was looking at an annuity to give her a better return than she's currently getting on her CDs
- She's in very good health & doesn't realize that life insurance can help her maximize her gift to her children
- He uses the \$50,000 to purchase a Your Legacy policy with a \$78,841 guaranteed death benefit
- The higher death benefit is 100% tax-free to her children
- Potential dividends help grow cash value & death benefit
- Additional protection from the ABR



# Sales idea – Annuity Alternative

Initial Face Amount	Lapse Year	MEC Year	Modal Premium	Seven Pay Premium
\$78,841.00	0	1	\$50,000.00	\$7,203.07

## Values

End of Year	Age	Contract Premium	Guar Cash Value	Guar Death Benefit	Annual Dividend	Premium Outlay	Paid-Up Additions Rider Payments	Withdrawal Amount	Loan Amount	Loan Repayment	Accumulated Paid-Up Additions	Paid-Up Add Cash Value	Total Cash Value	Total Death Benefit
1	71	\$50,000	\$44,368	\$78,841	\$354	\$50,000	\$0	\$0	\$0	\$0	\$628	\$354	\$44,722	\$79,469
2	72	\$0	\$45,500	\$78,841	\$385	\$0	\$0	\$0	\$0	\$0	\$1,316	\$759	\$46,259	\$80,157
3	73	\$0	\$46,637	\$78,841	\$386	\$0	\$0	\$0	\$0	\$0	\$2,010	\$1,189	\$47,826	\$80,851
4	74	\$0	\$47,780	\$78,841	\$386	\$0	\$0	\$0	\$0	\$0	\$2,711	\$1,643	\$49,423	\$81,552
5	75	\$0	\$48,927	\$78,841	\$386	\$0	\$0	\$0	\$0	\$0	\$3,420	\$2,123	\$51,050	\$82,261
6	76	\$0	\$50,076	\$78,841	\$387	\$0	\$0	\$0	\$0	\$0	\$4,139	\$2,629	\$52,705	\$82,980
7	77	\$0	\$51,226	\$78,841	\$387	\$0	\$0	\$0	\$0	\$0	\$4,868	\$3,163	\$54,389	\$83,709
8	78	\$0	\$52,376	\$78,841	\$388	\$0	\$0	\$0	\$0	\$0	\$5,607	\$3,725	\$56,101	\$84,448
9	79	\$0	\$53,524	\$78,841	\$388	\$0	\$0	\$0	\$0	\$0	\$6,359	\$4,317	\$57,840	\$85,200
10	80	\$0	\$54,670	\$78,841	\$389	\$0	\$0	\$0	\$0	\$0	\$7,123	\$4,939	\$59,610	\$85,964
11	81	\$0	\$55,814	\$78,841	\$389	\$0	\$0	\$0	\$0	\$0	\$7,900	\$5,593	\$61,407	\$86,741
12	82	\$0	\$56,929	\$78,841	\$390	\$0	\$0	\$0	\$0	\$0	\$8,693	\$6,277	\$63,206	\$87,534
13	83	\$0	\$58,010	\$78,841	\$390	\$0	\$0	\$0	\$0	\$0	\$9,501	\$6,991	\$65,001	\$88,342



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# Recap

- Simple, non-med underwriting
- Available from ages 0-85
- Living benefit riders at no additional cost
- Maximize savings by providing a higher death benefit
- Review your client's existing coverage
- Death benefits avoid probate & are 100% tax-free

