



# Safeguard Your Family’s Future

Is your family juggling the demands of student loans, car payments and a mortgage? Managing these financial responsibilities can feel overwhelming.

Introducing a solution that helps protect your family and safeguard their future, designed with you in mind. Combining the stability of a whole life policy with the flexibility of a term rider, this approach is a game-changer for budget-focused families, like the Nasiums.

CLIENT PROFILE	GOALS	SOLUTION
<ul style="list-style-type: none"> <li>◦ Jim and Brenda Nasium, both currently employed and 35 years old</li> <li>◦ One 3-year-old child, Sophia, and another baby expected in seven months</li> <li>◦ Brenda is going to stay home, following the new birth, to raise her growing family</li> <li>◦ Available life insurance budget is \$300 per month</li> </ul>	<p>Affordable family income protection and cash accumulation to supplement retirement income with the following benefits:</p> <p><b>DEATH BENEFITS</b></p> <ul style="list-style-type: none"> <li>◦ Ability to pay off all debts, including a \$400,000 mortgage, and provide a college tuition fund for their children, if Jim or Brenda dies too soon</li> </ul> <p><b>LIVING BENEFITS</b></p> <ul style="list-style-type: none"> <li>◦ Access to a cash value to supplement retirement income</li> <li>◦ Option to purchase more permanent insurance, with no additional health questions or medical exams, as their circumstances change</li> <li>◦ Access to part of the death benefit in the event of terminal illness to pay expenses or fulfill their dreams during their remaining time together</li> </ul>	<p><i>By combining the flexibility of whole life insurance with the affordability of term, the Nasiums can achieve all of their goals for less than \$300 per month.</i></p> <p><a href="#">SEE DETAILS BELOW</a></p>

For Jim:	
\$200,000 SBLI Flex Whole Life policy <sup>1</sup> with paid-up additions as the dividend option	\$203.93
\$400,000 30-Year Level Term Rider	\$24.72
\$25,000 Children’s Term Insurance Rider	\$13.05
\$100,000 Guaranteed Purchase Option Rider	\$6.26
Waiver of Premium Rider	\$12.18
For Brenda:	
\$600,000 20-Year Level Term policy <sup>2</sup>	\$23.70
For Both:	
Accelerated Death Benefit Rider	\$0
<b>TOTAL MONTHLY COST FOR THE FAMILY</b>	<b>\$283.84</b>

GOAL	SBLI SOLUTION	THE BENEFITS	
<b>For Jim</b>			
Affordable income protection	\$200k SBLI Flex Whole Life policy with paid-up additions dividend option and a \$400k 30-Year Level Term rider <sup>5</sup>	\$600,000 of total income protection, \$200,000 for Jim's entire life with an additional \$400,000 while raising his children.	
Supplementary retirement income		Starting at retirement, Jim will have a guaranteed cash value, which could allow him to borrow from his policy for the rest of his life. <sup>3</sup> In addition, the policy is also eligible to receive annual dividends and these can increase the total cash value available. <sup>4</sup>	
Affordable life insurance for children	Children's Term Insurance rider <sup>5</sup>	\$25,000 of coverage for each child and any additional child yet to be born or adopted, with a guaranteed option to convert to permanent life insurance at five times the rider's coverage amount until age 25.	
Option to purchase more protection as needs change	Guaranteed Purchase Option rider <sup>5</sup>	At Jim's age of 35, this approach provides 5 options to periodically buy an additional \$100,000 of permanent coverage per option without evidence of insurability, as needs change.	
Stop paying premiums in the event of insured's disability	Waiver of Premium rider <sup>5</sup>	Premium payments are not required to be paid by Jim while he is disabled, and the policy will continue.	
<b>For Brenda</b>			
Affordable income protection	\$600k 20-Year Level Term policy	For Brenda, \$600,000 of income protection will ensure she's securely covered while raising her children. As cash flow, she can convert any part to permanent coverage which would build additional cash value for the family.	
<b>For Both</b>			
Access to additional cash in the event of insured's terminal illness	Accelerated Death Benefit rider <sup>5</sup>	Access to a significant portion of the policy's death benefit if Jim or Brenda become terminally ill while their policies are in place.	

## Interested in learning more about this solution? Contact me today:

<sup>1</sup>Illustration for SBLI Flex Continuous Pay Whole Life, \$200,000 death benefit, Male, Age 35, Preferred Plus Non-Nicotine as of 10/30/23. <sup>2</sup>Illustration for SBLI 20-Year Level Term, \$600,000 death benefit, Female, Age 35, Preferred Plus Non-Nicotine as of 10/30/23. <sup>3</sup>Policy loan information assumes that all policy loan interest will be paid as it falls due on each policy anniversary. <sup>4</sup>Assumes earned dividends are used to purchase paid-up additions which will increase the death benefit and the cash value available. <sup>5</sup>These are highlights. For a full explanation of terms and exclusions, please refer to the policy and rider forms. Dividends are not guaranteed. They are declared annually by SBLI's Board of Directors. All guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company.

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