

Case Examples Life Rescue Plan

**Move your clients into a guaranteed No Lapse UL
Save your clients 50% or more off their current premium**

Case #1:

48 Male PF NS
\$186,000 Face Amount
\$23,600 Cash Value
Old Annual Premium = \$2400
New Annual Premium = \$461
Target commissionable Premium = \$2140, plus excess premium

Case #2:

57 Male PF NS
\$100,000 Face Amount
\$32,000 Cash Value
Old Annual Premium = \$1800
New Annual Premium = \$0
Cash value was used as a single premium
Target commissionable premium = \$185, plus excess premium

Case #3:

67 Male Standard NS
\$500,000 Face Amount
\$142,256 Cash Value
Old Annual Premium = \$12,500
New Annual Premium = \$4,366
Target commissionable premium = \$21,749, plus excess premium

Case #4:

78 Female PF/79 Male Standard (2nd to Die)
\$2 Million Face Amount
\$739,000 Cash Value
Old Annual Premium = \$65,000
New Annual Premium = \$0
Cash value was used as a single premium
Target commissionable premium = \$85,000, plus excess premium

Mortality rates (cost of insurance) have been substantially reduced over the years. If your clients are in reasonably good health and have cash value in their policies, they may benefit with a newer product.

**For more great sales ideas, call us at 800-477-8546 or 860-233-3626
MERIT INSURANCE SERVICES, Inc.**