

60 Second SALES IDEAS

Because time really is money.



Time for a Gift that Keeps Giving!

Timely Problem:

Many grandparents would like to gift premiums into a life insurance policy to benefit their grandchildren. However, young children cannot qualify for large amounts of life insurance so the amount gifted may be extremely limited.

60-Second Solution:

Explorer Survivorship Universal Life is a great tool for life premium gifting. As one insured, the grandparent qualifies for the larger death benefit needed to support the gifts. As the other insured, the grandchild's age reduces the cost of insurance, maximizing accumulation potential. At the grandparent's death, the grandchild (or guardian) takes sole ownership of the heavily funded policy. Access to the cash value through withdrawals and loans help pay for such things as college costs, a first home or retirement!

Why Explorer Survivorship Universal Life?

- No maximum age difference allows for a grandparent (or parent) and child on the same policy
- Option B during premium paying years reduces mortality costs
- Income tax-free preferred loans available in years 11+
- Designed to maximize accumulation potential

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