

Presenting the Pricing Options to Your Client

KEEP IT SIMPLE

- The handwritten information below is a common way to present the options to our clients.
- Page 1 shows how we present the options for our Term products for Mortgage Protection.
- Page 2 shows how we present the options for our Whole Life (final expense) products when used for Mortgage Protection.
 - We are essentially providing “payment protection” or “equity protection”
- You do not need to provide any additional information.....keep it simple!
- Page 3 shows what NOT to do.

Presenting the options for Term products:

- Column 1: Death Benefit/Face Amount
- Column 2: Monthly Premium

BOB

\$ 125,000	\$ 129.72
85,000	89.89
60,000	65.00

MARY

\$ 100,000	\$ 92.66
75,000	70.81
50,000	48.96

Presenting the options for Whole Life products:

- Column 1: Death Benefit/Face Amount
- Column 2: This is the number of monthly mortgage payments that the death benefit will provide.
 - To calculate this number, take the death benefit divided by the monthly mortgage payment.
 - In the options below we assume a \$1,000 per month mortgage payment.
 - Example: When Bob dies, Mary gets \$20,000 and she can use that money to pay the \$1,000 mortgage for 20 months.
- Column 3: Monthly Premium

BOB

\$ 20,000	20	\$ 109.75
15,000	15	83.12
10,000	10	56.48

MARY

\$20,000	20	\$ 101.50
15,000	15	\$ 74.20
10,000	10	\$ 52.40

WHAT NOT TO DO.....

Glory King 63 \$113,300
106,000
10 15 20
121.36 164.06 188.91
62

GPM Classic I
84.53 109.64 136.94
79 102.73 126.18

62 50K
10yr 42.13
20 65.71

75K
10yr 60.57
20 95.44