

# A Tool for your Success



## Keep Your Clients for a Lifetime

### The Problem:

Joe Client needs life insurance today for his family and business, but:

- Anticipates his life insurance needs will increase later in life.
- Is worried about having to go through underwriting at an older age.
- Is not sure how much life insurance he'll need or how much he'll qualify for later.

### Made Simple:

Help John prepare for his changing needs by giving him the option to increase his death benefit value without future underwriting. John can achieve this by combining the Insurance Capacity Calculator, Guaranteed Death Benefit Universal Life Policy and the Adjustable Term Insurance Rider (ATR).

### What are the benefits?

- When you present the results of the calculator, John can see how much insurance he qualifies for financially, but hasn't purchased.
- Provide guaranteed death benefit protection and premiums that will never increase.
- Increase life insurance protection in the future without underwriting.

### Benefit for Joe:

- Eliminates future health decline risk.
- He's provided with future death benefit protection for his growing family.
- As a business owner, he can plan ahead for anticipated future business growth.

### Benefit for Agent:

- Keep clients for life.
- Earn more referrals.
- Increase sales.
- Receive full commission for death benefit increases.

If you are interested in learning more and making this part of your sales process, call **(800) 823-4852** to speak to your Pinney Brokerage Director for a full sales kit on this concept!