

# Give More Than Love

# SALES KIT



## *In this kit:*

Social media images | Sales ideas | Producer guides | Client flyers

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# Give More Than Love

## SALES KIT



Give More Than Love



### Social Media Posts & Sharable Graphics

#### Text for Posts

*Post this text with any of the images linked on the following 2 pages.*

What's more romantic than protecting the ones you love? Get started on securing their financial future by contacting me for a free quote today.

Life is unpredictable, but life insurance helps protect the ones you love from the unexpected. Don't wait, contact me today!

Life may be unpredictable, but don't let it get in the way of giving your loved ones a secure financial future. Contact me today for a free life insurance quote.

Life insurance is the gift that keeps on giving – less stress about the future, and more financial security to handle the unexpected. Contact me for a free quote today.

Aim high this Valentine's Day, and give your loved ones the gift of a secure financial future. Contact me for a free life insurance quote today.

Be their knight in shining armor and protect them from financial instability. Contact me today for a free life insurance quote to ensure your loved ones have the resources to handle the unexpected.

1 in 3 people wished their partner had life insurance - or more coverage, if they already have a policy. Protect your loved ones. I can help – contact me for a free life insurance quote!

Need a romantic gift that doesn't come from a store shelf? How about life insurance? It's the ultimate way to say "I love you!"

Do something for the whole family this Valentine's Day - protect them with life insurance. There's no better way to say "I love you" than by giving them financial security if anything happens to you. Contact me to find out how!

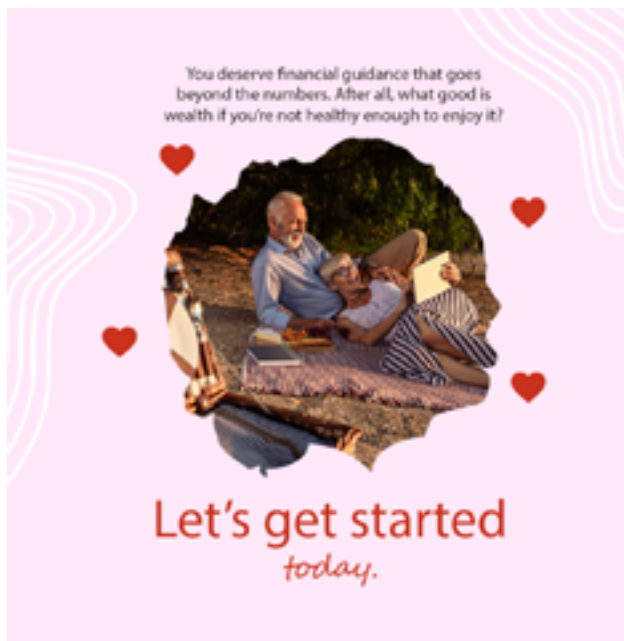
What's the most romantic - and unexpected - way to say "I love you" this Valentine's Day? Life insurance. It means you'll love them even after you're gone. Contact me to find out more.

# Give More Than Love

## SALES KIT

### Social Media Images

Click any image to view in a browser, then right-click and save to your device.



### WHAT'S MORE ROMANTIC THAN PROTECTING THE ONES YOU LOVE?

Life insurance can protect their financial future, no matter what happens

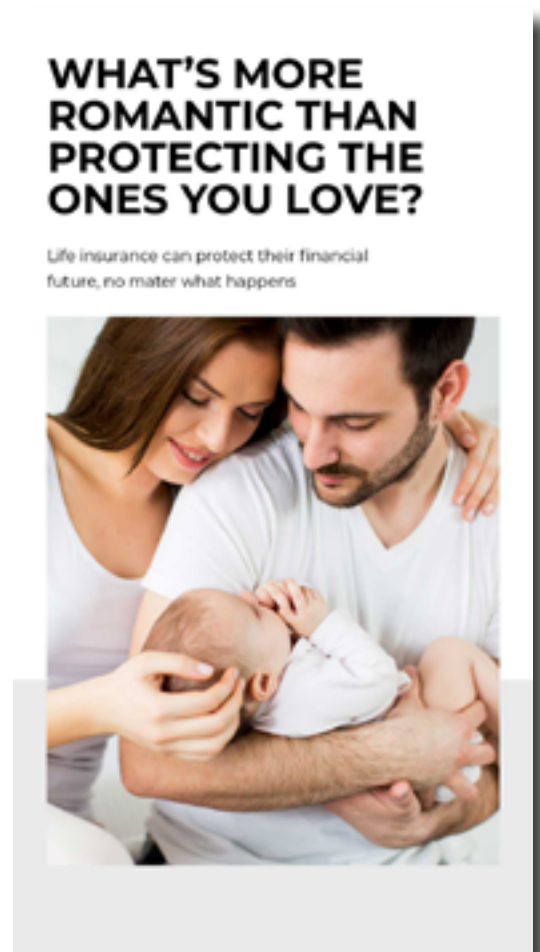


# Give More Than Love

## SALES KIT

### Social Media Images

Click any image to view in a browser, then right-click and save to your device.



# REACHING CLIENTS WHERE THEY ARE

## A PRE-BUILT SOCIAL MEDIA CAMPAIGN FOR YOUR BUSINESS

We live in unprecedented times, reminding us just how important it is to protect who we love and what we cherish. The global pandemic has prompted many to rethink their life insurance protection needs, with 67% of people citing COVID-19 as a major wake-up call to the importance of life insurance.\*

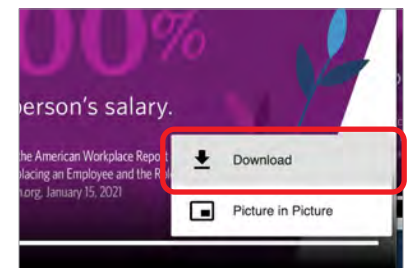
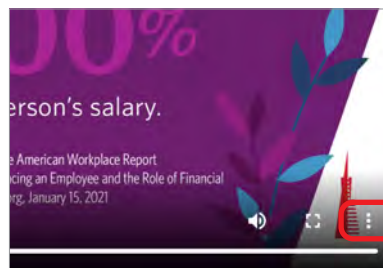


To help you connect with clients during this time of great need, we've prepared a social media "campaign in-a-box" for your business. You'll find everything you need in this flyer. To maximize engagement, there are several best practices to be aware of:

- Post 2-3 times per week (any more and you risk overwhelming clients)
- While all these posts are Transamerica-approved, it's highly recommended you run the content by your compliance department before posting
- Consider "boosting" these posts to increase their reach and engagement potential (See [course 301](#) on our Social Media University)
- If you need more assistance with your posts, see course 101 on our Social Media University at [transamerica.com/lp/social-media-university](https://transamerica.com/lp/social-media-university)

### GET STARTED NOW:

- Download the videos by clicking on the three dots in the bottom-right part of the screen
- Copy and paste suggested copy to your social media platforms
- Upload downloaded mp4/video to post
- Publish your post and respond to any comments



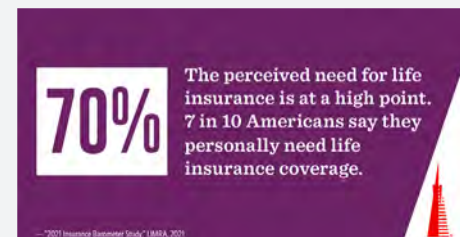
### COPY AND LINKS

#### The Meaning of Life Insurance

The fallout from COVID-19 has made one thing very clear: We need to expect the unexpected. Message me to find out more about the factors that go into determining your life insurance coverage needs.

<https://www.transamerica.com/knowledge-place/whats-meaning-life-insurance>

### IMAGES



DOWNLOAD IMAGE

\* "COVID-19 Is Prompting Families to Rethink Their Finances," Life Happens, 2020

## COPY AND LINKS

## IMAGES

### Term vs. Perm

Getting life insurance is a simple way to show your loved ones you care. A good way to start is by learning the difference between term and perm. Message me to find out which might be best for you.

<https://www.transamerica.com/knowledge-place/term-or-whole-life-which-one-right-you>

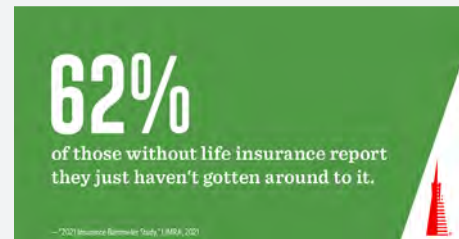


DOWNLOAD VIDEO

### What's the Meaning of Life ... Insurance?

The wide-ranging effects of the pandemic have inspired many to rethink their priorities. Now is the time to make sure your family is protected. Message me today to find out more about your options.

<https://www.transamerica.com/knowledge-place/whats-meaning-life-insurance>



DOWNLOAD IMAGE

### Cost-Effective Life Insurance

In a recent survey, 81% of uninsured Americans said they forgo life insurance because they believe it's too expensive. In reality, there are many ways to find a policy that fits your needs. Message me today to find out additional ways to help make life insurance more affordable.

<https://www.transamerica.com/knowledge-place/your-life-insure-it>

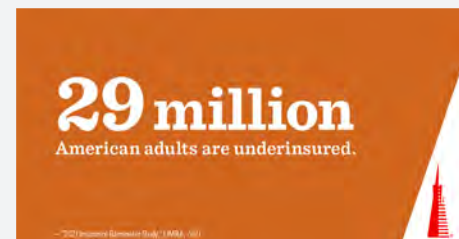


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### Annual Review Post

Can you believe fall is already here? Before the busy holiday season arrives, make sure your family's basic protection needs are being met. Message me to complete an annual review.

<https://www.transamerica.com/knowledge-place/thinking-about-estate-planning-you-should-be>



DOWNLOAD IMAGE

### Milestones of Life Insurance

There are many reasons to put a plan in place to help protect your family. Message me to get started today.

<https://www.transamerica.com/knowledge-place/thinking-about-estate-planning-you-should-be>



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**Don't forget your social graces.**

**Visit:** [transamerica.com/lp/social-media-university](https://www.transamerica.com/lp/social-media-university)

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# How to communicate effectively about life insurance with your clients

When it comes to discussing life insurance with individuals, *it's not what you say, it's what they hear that matters most.*<sup>®</sup> To have an effective conversation with clients about the complex products you sell, rely on the language of trust.

## Principles of the language of trust

**1 Be plausible**  
 Clients don't always believe what you believe. What you think and what they think may be farther apart than you realize.  
 For instance, a fertilizer company may see themselves as scientists who help flowers bloom. But consumers may think of them as polluters of the environment.

**2 Be personal**  
 While you might feel the need to impress your audience with your experience, keep your conversations focused on your client. Listen and respond to their needs.

**3 Be plainspoken**  
 Even though we work in a highly regulated industry, use uncomplicated language and avoid industry terms. The following is an example of how what you say is not necessarily what the client hears.

<b>YOU SAY:</b>	Premium
<b>THEY HEAR:</b>	Like it's special or extra costly?
<hr/>	
<b>INSTEAD SAY:</b>	Monthly policy payment

**4 Be positive**  
 Using positive language can be more effective, as you can see in the variable universal life insurance discussion below:

<b>YOU SAY:</b>	Some of our products help you avoid market risk.
<b>THEY HEAR:</b>	Some of our products minimize risk, so you also won't get any big returns.
<hr/>	
<b>INSTEAD SAY:</b>	You're going to get a range of investment options for a range of ages and risk appetites.

Insurance products issued by:  
 The Lincoln National Life Insurance Company  
 Lincoln Life & Annuity Company of New York

## A shift in what you say can lead to successful client conversations

These tips can help you communicate more effectively with your clients about life insurance.

Lose	Why?	Use
<ul style="list-style-type: none"> <li>Get protection.</li> <li>Then invest and grow.</li> <li>Then draw on that value.</li> <li>Then get death benefit.</li> </ul>	<ul style="list-style-type: none"> <li>It's static, inactive and doesn't match what life insurance is. Points in time without a story are problematic.</li> </ul>	<ul style="list-style-type: none"> <li>Life insurance evolves as your needs change.</li> <li>Different products for different needs throughout your life</li> <li>Products with features for each need</li> </ul>
<ul style="list-style-type: none"> <li>When it comes to taking care of your loved ones and preparing for all the unknowns the future can bring, it never feels like you've done enough.</li> </ul>	<ul style="list-style-type: none"> <li>They hear, "I might love somebody, but what if I can't afford this? I'm not doing enough."</li> </ul>	<ul style="list-style-type: none"> <li>"Partner" is a powerful word that helps drive home life insurance as ongoing, while being natural and desirable for consumers.</li> <li>Partner through the shifts, not the events, along a timeline.</li> </ul>
<ul style="list-style-type: none"> <li>There's a risk of not meeting your financial goals during your lifetime.</li> <li>Leaving your loved ones under-protected after you're gone is too big a risk to take.</li> </ul>	<ul style="list-style-type: none"> <li>They hear, "It's just all doom and gloom ... nothing you can do is ever good enough, and the only ones who can save you are us."</li> </ul>	<ul style="list-style-type: none"> <li>I want to listen to your needs, as my job is to help you achieve your goals.</li> <li>I will develop a strategy that is right for you.</li> </ul>
<ul style="list-style-type: none"> <li>Only focusing on a major life event</li> </ul>	<ul style="list-style-type: none"> <li>"It's about how short- or long-term my goals are ... I like that."</li> <li>"My goals. My choices."</li> </ul>	<ul style="list-style-type: none"> <li>Life insurance can be simple, short-term protection for a few years, if that's all you need.</li> <li>Or you can use it to help meet your longer-term goals — even as they change over time.</li> </ul>
<ul style="list-style-type: none"> <li>Tax-free</li> </ul>	<ul style="list-style-type: none"> <li>Some see this as positive, but many become skeptical.</li> <li>"When I hear that, I wonder how it works."</li> </ul>	<ul style="list-style-type: none"> <li>Cost-effective</li> <li>Tax-advantaged</li> <li>Minimizing the impact of taxes on your savings</li> <li>Tax-efficient</li> </ul>
<ul style="list-style-type: none"> <li>An untimely death</li> <li>If you die early</li> <li>If you pass away early</li> <li>When you die</li> </ul>	<ul style="list-style-type: none"> <li>It's uncomfortable to talk about death at all, and you're saying, "What if I die too soon?"</li> <li>The term "death benefit" comes across to consumers like an oxymoron.</li> </ul>	<ul style="list-style-type: none"> <li>If something happens</li> <li>When the time finally comes</li> </ul>

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# Structure your meetings to keep clients engaged

## Habits of highly effective financial professionals

### Client engagement builds confidence

This meeting flow guide allows you to engage with clients and prospects in a consistent and relational manner. The more positive interactions you have, the more confidence they'll gain in the results you'll achieve together. By building a trusted relationship, clients will see you as a valued resource to help them reach their financial goals.

#### Step 1

**Build rapport by asking a series of relational questions.**

##### For clients (or prospects you've already met):

- What's new with you since we last spoke?
- Tell me about your last trip/party/event.

##### For new prospects: How did you...

- Meet (name of referrer)?
- Choose your career?
- Decide to start your business?
- Happen to move to this area?
- Decide to get involved in this particular organization?
- Choose the school you attended?

**Note:** You may sometimes encounter prospects who make the following types of comments. Step 2 offers you the opportunity to show how you can help them.

- I think I'm set and don't really need help with my financial situation.
- Tell me what you offer that's different from what I already have?
- Okay, give me your pitch; I know why you're here.

#### Step 2

**Position yourself as a solutions provider.  
Use this script to engage with clients.**

"I wanted to meet with you because, as a financial professional, I enjoy helping clients get their financial life and retirement income concerns in balance."

**This is a good time to offer an example, followed by a trilogy question to help you uncover more. For example:**

"What are three things you're concerned about in terms of getting your financial life in balance?"



### Step 3 Shift to the close.

After probing any uncovered issues, use an assumptive close like this:

“You’ve given me a good picture of where you are now and what you would like to accomplish. If I’m able to help you address these issues, can we move to the next step?”

### Step 4 Set up the next meeting.

“I’m going to work on solutions to help you achieve your objectives. Here are the next steps we should take together.”

**Outline the steps and make a request for anything you need from them to move forward.**

Then say, “Let’s set up our next appointment to discuss the recommendations I’m going to make. Which is best for you, Tuesday or Thursday next week?”

**Tip:** To execute this script consistently, record it on your phone and practice it so it becomes natural. Consider recording a video to ensure you’re empathetic and relationally engaging.

## Keep your client’s focus on their end goal

Regular engagement with clients will help build confidence in their financial future and in you as their financial professional.

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# Two communication plans to use with your clients

## Habits of highly effective financial professionals

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Proactive communication is essential to creating satisfied clients and increasing your ability to gain referrals for your practice.

### Show, don't just tell

As a financial professional, rather than talking about your great service, demonstrate it by giving clients options for how they would like you to communicate with them. Presenting these choices in writing helps build their confidence and separates you from the competition.

**Take a look at two highly effective plans below.** You can modify them based on how your practice is organized. The key is to demonstrate how your team will be proactive and consistent. After you present your options, tell them:

*"Here are two communication plans we currently use to ensure we're proactively answering your questions and addressing your concerns. Which plan would you like us to implement? We can also modify the schedule, if you prefer."*

#### PLAN A

**12 contacts  
per year as follows:**

- 8 monthly briefing calls
- 4 quarterly reviews (2 phone or webinar and 2 face-to-face)

#### PLAN B

**6 contacts  
per year as follows:**

- 4 bimonthly briefing calls
- 2 quarterly reviews (1 phone or webinar and 1 face-to-face)

### Preferred mode of communication

- |  |                                     |
|--|-------------------------------------|
| <input type="checkbox"/> Phone call (home or cell) | <input type="checkbox"/> Video chat |
| <input type="checkbox"/> In-person                 | <input type="checkbox"/> Text       |
| <input type="checkbox"/> Email                     | <input type="checkbox"/> Other      |

## Communication plan options

	Plan A 12 scheduled contacts per year	Plan B 6 scheduled contacts per year
January	<b>In-person financial review</b>	<b>In-person financial review</b>
February	Financial briefing	
March	Financial briefing	Financial briefing
April	<b>Phone financial review</b>	
May	Financial briefing	Financial briefing
June	Financial briefing	
July	<b>In-person financial review</b>	<b>Phone financial review</b>
August	Financial briefing	
September	Financial briefing	Financial briefing
October	<b>Phone financial review</b>	
November	Financial briefing	Financial briefing
December	Financial briefing	

## Understand your clients' preferences

Giving your clients options for communicating with you is a great way to establish effective and long-term relationships. Demonstrating that you want them to be in control will help keep your clients happy with you as their financial professional.

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# Asking trilogy questions to uncover emotional and economic concerns

## Habits of highly effective financial professionals

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Knowing the right questions to ask is a skill that can put clients at ease and provide you with the information to help them reach their goals.

### Focus on what matters to them

Start by asking open-ended questions that require a three-part answer. These “trilogy” questions may open the door to a larger discussion of their deep-seated concerns and uncover opportunities for you to address. This exchange will show clients you really want to understand their needs, goals and expectations.

**The main objective is to open the conversation broadly so you can drill down on each issue. Here are examples of trilogy questions:**

1. What are three things you wish were different with your current financial professional?
2. What are three things you are most concerned about regarding retirement?
3. What are three things you want to accomplish with your money as part of your life’s legacy?
4. What are three areas of financial planning that you’re most concerned about?
5. What are three things you’re most concerned about related to getting your financial life in balance?
6. What are three things you would like to do for your family’s future financial security?
7. What are three financial issues you’re concerned about that we haven’t discussed?
8. What are three other things we could do to strengthen our relationship with you and your family?

**You can drill down further to learn more by using these additional probes:**



- I understand. Why is that so important to you?
- What else can you tell me about that?
- Could you give me some details or examples?

## Strengthen relationships over time

Asking well-thought-out and probing questions is a great way to help establish a long-term relationship with your clients and their family. Digging deep and personalizing your conversations can become second nature and keep your clients happy with you as their financial professional.



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# Tips to personalize and humanize your client interactions

## Habits of highly effective financial professionals

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### Keep it simple. Keep them engaged.

A straightforward approach will help inspire trust and may lead to stronger client relationships. This flier offers practical examples of how to bring more personalized interaction to your conversations as you strive to help clients reach their retirement income goals.

### Clients want a financial professional who demonstrates

- A desire to know them and understand their dreams as well as concerns.
- Consistent, proactive communication, short-term and long-term.
- A willingness to always listen and help make well-thought-out decisions.
- An attitude of counsel, service and empathy.



#### Tips for personalizing every communication

1. Take time during every conversation to establish rapport. Create an atmosphere of trust to put clients at ease.
2. Begin the business portion with this question: "What are three things you would like to discuss today?"
3. Demonstrate your interest by actively listening and being engaged and sincere with your comments and reactions.
4. Have an assortment of greeting cards, note cards and small giveaways to use, as appropriate, to show you're thinking of them.

**Best practice:** Sign your correspondence with "Warm regards" or "Kind regards." Clients recognize that as relational versus the more institutional "Sincerely yours."

5. When onboarding a new client or updating their files, find out what's important to them. Set up a process to send personalized notes on special days, such as:
  - Family member birthdays or accomplishments (e.g., graduation, marriage, or new home purchase)
  - Business start dates and anniversaries, including when they first became your client

6. Set up an alert on your web browser to inform you of news related to their business, profession and interests.

**Question to ask:** "What charitable activities are you currently involved in, if you don't mind my asking?"

7. Evaluate your clients' activities and events to ensure you're creating new personalized and humanized experiences for them.
8. Be proactive, not reactive with your communications, especially when they involve important events and topics.
9. Avoid calling just to "touch base" or "check in." Call to discuss specific topics such as:
  - Progress you've made toward helping them achieve a goal
  - Issues you know they care about
  - New ideas and services you have that may benefit them
  - Topics they need to know about—changes to tax laws, new regulations, coverage adjustments, etc.
10. Close every meeting by demonstrating that their input is significant: "What are three things I can do to strengthen our relationship?"

**Personalized and humanized interactions can keep your client relationships strong and thriving. Using the tips and tools in this flier will ensure you stay on track.**



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# Avoid common life insurance mistakes

## Your financial professional can guide you through the process

Whether it's your first time buying life insurance or your policy has become outdated as your life has changed, your financial professional or life agent can help you avoid common mistakes when purchasing and updating coverage.

The **checklist** below, describing typical insurance pitfalls to avoid, should not be interpreted as specific advice. These are guidelines, and a full review of your needs and personal situation by your financial professional or insurance professional is recommended before making any changes to your life insurance policies or beneficiaries.

1. Your estate should not typically be the named beneficiary of the policy. This will avoid:
  - Inheritance and death taxes, which many states have
  - Delays and the expense of probate
  - Full access to proceeds by creditors
2. Two or more backup (secondary) beneficiaries should be named.
3. At least every three years, a written confirmation of the status of policies and beneficiaries should be requested from the insurer's Home Office.
4. The insurance product should match the problem. Be sure you have the right policy for your needs.
5. Above all, verify there's enough life insurance to provide food, clothing and shelter, and to pay off debts so that those you love can continue in their present lifestyle.
6. Don't name minors as outright beneficiaries. Instead:
  - Consider a trust for your spouse and children, and name the trust as recipient. When your children reach adulthood, you can change the beneficiaries to them directly.
  - Or, use a settlement option to pay the proceeds over a long period of time.
7. Consider an ownership transfer of life insurance to others to save federal estate taxes.
8. Check to see if your business or practice can provide your family with insurance on a more cost-effective basis.
9. Remember that term insurance, by definition, will expire and contractually becomes more expensive as you grow older.
10. Don't buy life insurance as though it were a commodity. The knowledge of your financial professional, the integrity of the insurer, and their commitment to service can make a major difference as to the cost-effectiveness of the life insurance.

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Excerpted from the article "The Ten Most Common Life Insurance Mistakes and How to Avoid Them" first published by Stephen R. Leimberg in the August 2004 issue of *Estate Planning* (vol. 31, no. 8) and reprinted with permission.

Stephan R. Leimberg is an attorney and CEO of Leimberg Information Services, Inc. (<http://www.leimbergservices.com>), a provider of commentary on recent cases, rulings and legislation to legal, accounting and financial services professionals.

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**Determining  
the right  
amount of  
coverage**

**Your life insurance needs are specific to your circumstances.**

To find the right amount of protection, consider your unique needs and resources:

- 1) Immediate cash needs upon the passing of a loved one;
- 2) Ongoing income required of the beneficiaries; and
- 3) Any existing financial resources that would be available.

When a loved one passes on, there are short- and long-term financial needs that surviving family members typically face.

**A life insurance policy can help with each of these financial needs.**

**Immediate cash needs**

These needs typically arise within the 6 months after the insured's death and include items such as:

- Funeral expenses
- Medical bills
- Mortgage payments

**Ongoing income needs**

These are living expenses that will need to be covered over a long period of time. Accounting for inflation is important, as well as planning for major expenses, such as:

- College tuition
- Financial help for adult children
- Care for elderly family members
- Retirement



Let's explore in more detail the important financial areas that help you determine the right amount of life insurance coverage:

- Immediate cash needs
- Ongoing income needs, and
- Existing resources.

## Immediate cash needs

There are several different demands on cash that may happen immediately after the death of a loved one. Below is a list of several types of cash needs to consider.

### Final expenses

Final expenses include much more than a funeral. The amount should account for additional costs, such as remaining medical bills, travel/lodging for relatives, and even flowers.

### Emergency fund

It can take several months to settle an estate, liquidate and reposition assets, possibly sell a home and move to a new residence, and stabilize a family's income. Experts agree a general rule of thumb is to save at least three to six months' worth of expenses for unexpected emergencies.<sup>1</sup>

### Mortgage payoff

A common desire for survivors is to reduce their monthly expenses so less income is needed to cover the rest of the bills. Life insurance benefits can pay off a mortgage and help eliminate the financial strain of these monthly payments. For renters, the money can be used to buy the survivors a home and reduce their ongoing monthly housing expense.

### Debt payoff

Credit cards, auto loans, student loans and other forms of debt can be paid off in order to provide the surviving family the best options for their financial future.

## Ongoing income needs

Once immediate cash needs are taken care of, insurance can then be used to provide the funds necessary to meet the surviving family's ongoing income needs. There are several ongoing income needs that should be considered.

### Household income needs

Think about how much survivors need to keep the household running without the mortgage: homeowner's insurance premiums, property taxes, utility bills, groceries, clothing, entertainment, and transportation expenses (e.g., auto insurance, gas, auto maintenance).

### Minor children

Review the growing expenses associated with raising minor children. Money should be set aside for childcare needs, especially if a single-parent household requires the parent to work. Extracurricular expenses should be considered such as sports, scholastic programs, scouting, summer camps, and other activities.

Ongoing income needs, cont.

### Education fund

Providing an educational fund can be a big priority and expense. In addition to tuition, fees, room and board, there are expenses such as textbooks, laptops, travel, and more. College education costs are experiencing significant inflation, that you may want to account for in your planning.

ANNUAL COLLEGE EXPENSES	Public four-year (in-state)	Private four-year
Tuition and Fees	\$10,740	\$38,070
Room and Board	\$11,950	\$13,620
<b>TOTAL</b>	<b>\$22,690</b>	<b>\$51,690</b>

Note: The prices shown are for one academic year.<sup>2</sup> Multiply by four to cover the costs of a typical bachelor's degree.

### Dependent parents

Do you have a parent that requires assistance or financial support? Setting aside an amount to provide an income stream for an aging parent may help offset a significant financial burden for surviving family members.

### Existing resources

Before a final life insurance amount is determined, it is important to evaluate not just your needs, but also the financial resources at your disposal.

#### Social Security benefits

If you have contributed to Social Security, then you are entitled to more than just the "retirement" benefits. There are three forms of "survivor" benefits as well.

- 1) **Surviving spouse** may be entitled to a portion of your retirement benefits when the spouse reaches retirement age
- 2) **Dependent children** Each child under the age of 18
- 3) **Surviving parent of any of your dependent children** Benefits continue until the youngest of these children turns 16

Each of these benefits is calculated separately. If your surviving family is scheduled to receive multiple benefits (for example, a parent's benefit and three children's benefits), then they will be added up and compared to a "family maximum." Your surviving family will receive the lesser of the combined benefits or the family maximum. All of these benefits are adjusted for inflation.

These calculations are complex and estimating the value for your situation will require special calculators. You can visit [www.ssa.gov](http://www.ssa.gov) to create your own estimate, or meet with a licensed insurance professional to help you determine your benefits.

### Calculating the "income fund"

There are many online calculators that can help determine the "right" amount of life insurance for your situation. A life insurance professional can also assist with sophisticated analysis tools to help you.

In general, the calculators work by first determining how much you think you can reasonably earn in an account for the duration of the income need. For example, if you estimate that you can earn 5%, then to provide \$2,000/month (\$24,000/year) to your family for 20 years, a \$300,000 insurance benefit would be necessary.

No one can guarantee what rate you will earn if and when an untimely death occurs. Keep in mind that a low rate will be more conservative – and easier to acquire – than a higher one.

Existing resources, cont.

### Spousal earned income

If you have a surviving spouse, that spouse may be able to offset some of the income needs with earned income. Of course, if there are dependent children, you may wish to include additional childcare expenses.

### Existing life insurance

You may have purchased life insurance in the past that may still make sense for you to keep. You may also have life insurance benefits available to you through your employer or an association with which you are affiliated.

### Existing assets/accounts

Consider other assets as well. If you own rental real estate that your surviving family would not be willing or able to manage, then the net sale price of these assets can be applied to your needs. Generally, if you have a surviving spouse, then any retirement assets should be held for that spouse's ultimate retirement. If you do not have a surviving spouse, then you may wish to calculate the after-tax value of these assets for use by those caring for surviving dependent children.

## Adding it all up

So, how much insurance do you need? It is a number that is very specific to your circumstances.

#### FIRST:

- Immediate cash needs
- + Ongoing income needs

---

#### TOTAL needs

#### THEN:

- Total Needs
- minus existing resources, including:
  - Social Security benefits
  - Spousal earned income
  - Existing life insurance
  - Existing assets/accounts

---

#### TOTAL life insurance needs

While there are many online calculators that can help you determine your life insurance needs, a life insurance professional can help answer questions such as:

- How long should I provide a household income?
  - Until my children are grown?
  - Or, until my spouse's retirement?

Consider that the amount may be different for each head of the household.

## Consider these types of life insurance to start planning

There are two major kinds of life insurance:

Term and Permanent.

**Term insurance** is the least expensive, but it lasts for only a set period of time (a "term" of years). You can find policies that have 5-year, 10-year, and even 20-year terms and more. Longer term policies may not be available to you if you are older.

**Permanent insurance** is designed to last for a long time – until age 85, age 100, even age 131 – and are generally available to most ages. For this reason, permanent insurance can be more expensive.

For many, a **combination of products** may make sense. For example, term life insurance can address needs that are short-lived – like supporting dependent children. Permanent insurance can help with needs such as final expenses, emergency funds and ongoing household income needs.

<sup>1</sup> Wells Fargo, Saving for an emergency, <https://www.wellsfargo.com/financial-education/basic-finances/manage-money/cashflow-savings/emergencies> (accessed May 1, 2022)

<sup>2</sup> College Board, Trends in College Pricing and Student Aid 2021, October 2021



For more information,  
contact your financial professional.

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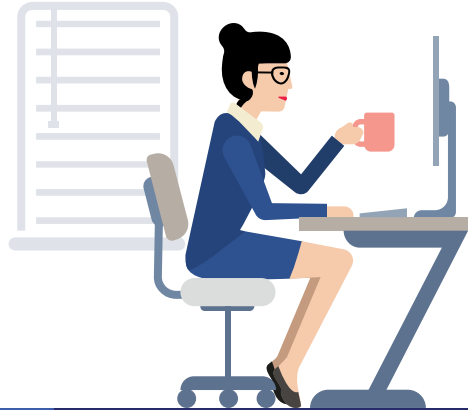
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# Is your financial plan robust enough for your retirement?

Help ensure a financially healthy retirement. With life insurance you don't have to die to use, you have flexibility that can help meet financial needs for both your planned and unplanned expenses.



71%

of Gen Xers **don't think they will have saved enough** at 65 to meet their retirement needs.<sup>1</sup>

## Planning for your financial future



**81%** of Gen Xers are without a financial plan for retirement.<sup>2</sup>



**6x** A 50-year-old should have about **6x his annual salary** saved to help ensure he has enough income to maintain his current lifestyle in retirement.<sup>3</sup>

## Prepare for planned and unplanned expenses



The average couple will need an estimated **\$285,000** for medical expenses in retirement.<sup>6</sup>

## Financial challenges of supporting others



**76%** of young adults are not financially independent from their parents by age 22.<sup>4</sup>



Gen Xers provide unpaid care to an adult while also taking care of children in their home.<sup>5</sup>



**80%** of older adults have at least one chronic health condition; **nearly 70%** have 2 or more.<sup>7</sup>



**65%** of Gen Xers experienced work impacts due to caregiving for children and elderly family members simultaneously.<sup>5</sup>



**\$202,284** Average mortgage debt in 2019<sup>8</sup>



**\$215,920** Average total costs to attend a private four-year college<sup>9</sup>

Get more flexibility for your future



Life insurance is one option to help build and protect your financial future. Research and leverage our tools, information, and dependable products.



For information on how the right products and options can meet your needs, contact your financial professional.

Name

Title

555-555-5555

Email

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# Is it too expensive or too early to save for your financial future?

It's easier and less expensive than you may think to get started with life insurance protection you don't have to die to use. The sooner you start planning your long-term finances, the better.



Millennials should save **40%** of their income if they want to retire comfortably.<sup>1</sup>

## It's never too early



**43%** of Millennials plan to retire before age 65.<sup>2</sup>



Graduates with student loans accumulate **50%** less retirement wealth by age 30 than those without student loan debt.<sup>3</sup>

## It costs less than you may think



The average policy for non-smokers aged 25–35 with \$250,000 coverage is under **\$1 a day**.<sup>4,6</sup>



**\$2.99** The average price consumers are paying for a daily cup of coffee<sup>5</sup>



**70%+** of Millennials in one study overestimated the price of life insurance.<sup>6</sup>

## Protect and plan for the future



**\$67,400**

Average debt for Americans aged 25–35<sup>7</sup>



**\$202,284**

Average mortgage debt in 2019<sup>8</sup>



**\$233,610**

Average cost to raise a child to age 17<sup>9</sup>



**\$215,920**

Average total costs to attend a private four-year college<sup>10</sup>

Looking forward to a bright future



Life insurance is one option to help build and protect your financial future. Our electronic apps, calculators, and eService options make it even easier to plan for the future while focusing on your career and family today.



For information on the right products and options to meet your needs, contact your financial professional.

Name

Title

555-555-5555

Email

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## YOUR LIFE INSURANCE, YOUR WAY

You know Term Life Insurance is a smart solution, ensuring your family's income is protected no matter what life brings. However, your need for life insurance coverage may decrease as you progress through your career, your savings increases, your children grow, and you reach retirement. The solution? Life insurance laddering.

### What's Laddering?

Rather than purchasing one large policy, laddering enables you to purchase multiple smaller term policies with varied expiration dates specifically tailored to your needs. Not only does it allow you to customize your protection coverage, but it can help you save money on premiums.

### How it Works

1. Assess your needs

2. Determine how long you need coverage

3. Determine your coverage amount

4. Buy multiple policies that match your needs instead of a larger policy

By laddering your policies, you purchase the right amount of coverage in the most cost-effective way.

### Laddering in Action ....

Michael and Helena are both age 35, married, working and have two young children. Michael wants to provide for his family for the following situations:

- \$500,000 coverage for ten years, covering his new family's debt.
- \$250,000 coverage for twenty years, helping to pay for the cost of raising his children.
- \$250,000 coverage in thirty years, replacing his current and potential future income for his family.

Michael could buy a single \$1 million policy for 30 years. Alternatively, he could utilize the laddering solution and purchase three separate policies for each of his situations. Building a customized life insurance solution on his terms allows him to pay for only the coverage he needs. That's laddering in action!

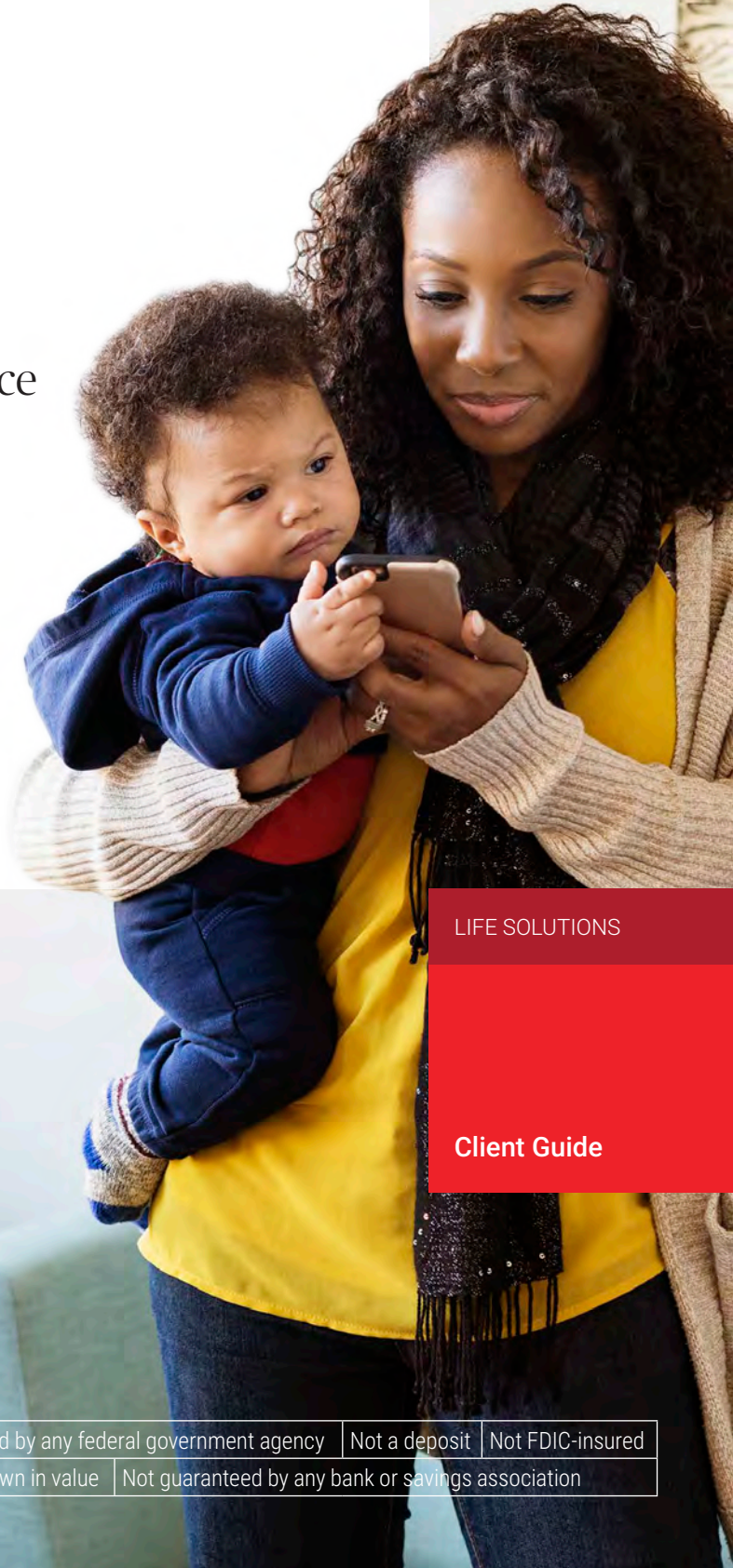
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\*Not an actual case, this is a hypothetical scenario for illustrative purposes only.

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# Get more out of life

The unexpected  
benefits of life insurance



LIFE SOLUTIONS

Client Guide

Insurance products issued by:  
The Lincoln National Life Insurance Company  
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2864613

Not insured by any federal government agency	Not a deposit	Not FDIC-insured
May go down in value	Not guaranteed by any bank or savings association	

# It's called life for a reason



Life insurance is for the living. It's a selfless act that allows the people we love to have more financial security after we're gone. It can be used to pay for the mortgage or other debt. Or to help a spouse get by without having to take on a second job. Or to put the kids through college. It's a testament to your love.

But life insurance really is for the living. And that includes you, too. Not everyone realizes that it can help you reach goals throughout your life. You can use it to build and protect your wealth. It offers built-in tax advantages that you can tap in to throughout your lifetime. It's a strategy that adds flexibility to your portfolio.

## **Protect wealth**

The death benefit transfers income tax-free and potentially estate tax-free — leaving more for your beneficiaries.

## **Access wealth**

You can access your policy cash value by taking income tax-free policy loans or withdrawals, which won't impact your tax bracket or create tax exposure.<sup>†</sup>

## **Build wealth**

Many policies offer cash value potential that can grow with tax advantages more traditional assets don't have. These tax-advantaged assets can help you accumulate more in the long term.\*

# Understanding your options. And opportunities.

The good news is there is a wide variety of affordable policies and benefits available these days. Perhaps the best place to start is to look at two of the most basic types:

## Temporary life insurance

**Lower cost, guaranteed death benefit coverage for a set period of time**

- Your payments stay the same for the coverage period.
- In many cases, you can convert your term policy to permanent life insurance.

## Permanent life insurance

**Death benefit coverage up to lifetime**

- Some policies are **protection-focused**. They offer death benefit protection that may be guaranteed for up to lifetime, but with limited cash value growth potential.
- Some policies are **accumulation-focused**. They combine cash value growth potential with death benefit protection and can give you access to cash value to use throughout your life.†

# A surprising range of benefits

Consider life insurance if you need or want:



### Protection for your family

to replace your income or pay the mortgage or other debt



### A future cash reserve

to pay for your children's college tuitions or other things that come along†



### A tax-efficient retirement supplement,

so you can continue to enjoy your lifestyle†



**A legacy** for the next generation or a gift for your favorite charity



**Long-term care expense protection** to help protect your retirement savings



**Protection for your business** investment if you own a small business

\*With variable products, policy values will fluctuate and are subject to market risk and to possible loss of principal.

† Distributions are taken through loans and withdrawals, which reduce a policy's cash surrender value and death benefit and may cause the policy to lapse. Loans are not considered income and are tax-free. Withdrawals and surrenders are tax-free up to the cost basis, provided the policy is not a modified endowment contract (MEC).

## But, which type is right for you?

As a rule of thumb, you can base your life insurance needs on your short- and long-term goals. Just keep in mind that you can get more for your money if you purchase it when you're young and healthy.

If you're just starting your career, the term insurance may be enough for now. But as your needs change, like wanting to build wealth, start a family, save for college tuition or prepare for retirement, that's where permanent life insurance can make a difference.

## Designed to meet your evolving needs

	Temporary life insurance	Permanent life insurance
<b>Advantages</b>	<ul style="list-style-type: none"> <li>Lower-cost coverage</li> </ul>	<ul style="list-style-type: none"> <li>Cash value growth potential for the future</li> <li>Coverage to help with long-term care expenses</li> <li>Legacy creation or charitable giving</li> </ul>
<b>Types of insurance</b>	<ul style="list-style-type: none"> <li>Term</li> </ul>	<ul style="list-style-type: none"> <li>Universal life</li> <li>Indexed universal life</li> <li>Variable universal life</li> <li>Survivorship universal life</li> <li>Survivorship variable universal life</li> </ul>



Protect what matters most

## Did you know?



A smart way to get more for your dollars is to **buy life insurance when you're young.**



**It's affordable.** Increasing your term insurance could cost less than a monthly utility bill.



About 2 in 5 U.S. households say they **do not have enough life insurance.**<sup>1</sup>



95% of financial professionals believe it's important to **consider long-term care expenses** as part of your retirement plan.<sup>2</sup>

<sup>1</sup>LIMRA, "The Facts of Life and Annuities, 2019 Update."

<sup>2</sup>Versta Research, "2017 LTC Marketing and Thought Leadership Research, Findings from Surveys of Advisors and Consumers," February 2018.



# A conversation about the life you want to build

Whether you're looking to purchase your first life insurance policy or build upon what you've already started, your financial professional is there to help. Take a minute to go over this worksheet and then schedule an appointment with your financial professional today.

## What are your financial goals?

Select your top five goals. Prioritize them by writing the numbers 1 through 5 next to each goal.

- |   |   |
|---|---|
| <input type="checkbox"/> Protect my family from the financial burden if I'm gone                                | <input type="checkbox"/> Establish a trust                                    |
| <input type="checkbox"/> Increase your personal wealth  | <input type="checkbox"/> Gift to a favorite charity                           |
| <input type="checkbox"/> Secure education funding for your children or grandchildren (number of children) _____ | <input type="checkbox"/> Minimize your tax risk                               |
|   | <input type="checkbox"/> Income tax   |
|   | <input type="checkbox"/> Estate tax   |
| <input type="checkbox"/> Supplement your retirement income  | <input type="checkbox"/> Create a long-term care expense plan                 |
| <input type="checkbox"/> Supplement your spouse's retirement income   | <input type="checkbox"/> Create a long-term care expense plan for your spouse |
| <input type="checkbox"/> Create a family legacy   | <input type="checkbox"/> Other _____  |

## Any new events in your life since you last saw your financial professional?

There are certain circumstances that may trigger the need for a change. So, it's important to reevaluate your coverage every year.

- |   |   |
|---|---|
| <input type="checkbox"/> Marriage               | <input type="checkbox"/> Divorce              |
| <input type="checkbox"/> Home purchase          | <input type="checkbox"/> Change of employment |
| <input type="checkbox"/> New baby               | <input type="checkbox"/> Business ownership   |
| <input type="checkbox"/> Parent joins household | <input type="checkbox"/> Retirement           |
| <input type="checkbox"/> Other _____            |   |

## Choose Lincoln as your partner for life

When it comes to choosing your insurance policy, consider the advantages of your insurance provider. Here's why so many insured Americans turn to Lincoln Financial Group.

- **Options to suit your needs** – We know that everyone's needs are different, so we've built products for any need.
- **Lincoln makes life easy** – From the application process to when you need benefits, we're committed to providing a superior customer experience to you and your loved ones.
- **Experience** – For over a century, millions of Americans have relied on us to help them meet their goals.



Speak with your financial professional today about how life insurance can protect you and your family.

**Rely on the strength of Lincoln. We've been helping Americans meet their goals for more than a century.**

	The Lincoln National Life Insurance Company	Lincoln Life & Annuity Company of New York
A.M. Best	A+ (2nd highest of 16)	A+ (2nd highest of 16)
Fitch	A+ (5th highest of 19)	A+ (5th highest of 19)
Moody's	A1 (5th highest of 21)	A1 (5th highest of 21)
Standard & Poor's	AA- (4th highest of 21)	AA- (4th highest of 21)

These ratings apply only to the claims-paying ability as of October 30, 2019. All ratings are subject to revision or withdrawal at any time by the rating agencies. The ratings are not recommendations to buy, sell or hold our securities. For more information on ratings, including rating agency outlooks, see [www.LFG.com/public/aboutus/investorrelations/financialinformation/ratings](http://www.LFG.com/public/aboutus/investorrelations/financialinformation/ratings).

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Lincoln life insurance policies are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.**

Policies sold in New York are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer.

**All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company.** They are not backed by the broker-dealer and/or insurance agency selling the policy, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.

**Lincoln variable universal life insurance is sold by prospectuses. Carefully consider the investment objectives, risks, and charges and expenses of the policy and its underlying investment options. This and other important information can be found in the prospectus for the variable universal life policy and the prospectus for the underlying investment options. Prospectuses are available upon request and should be read carefully before investing or sending money. For current prospectuses, please call 800-444-2363 or go to [www.LincolnFinancial.com](http://www.LincolnFinancial.com).**

With variable products, policy values will fluctuate and are subject to market risk and to possible loss of principal. With any VUL product, there are certain fees and associated costs, including monthly cost of insurance, administrative expense and premium load charges, as well as daily charges on assets invested in the variable investment options for mortality and expense risk, and asset management fees. Ask your financial professional for more detailed information. Also, please discuss tax implications with your tax and legal advisors.

Products, riders and features are subject to state availability. Limitations and exclusions may apply.

**Only registered representatives can sell variable products.**

This material is provided by The Lincoln National Life Insurance Company and Lincoln Life & Annuity Company of New York, which issue the insurance products described in this material. Lincoln insurers are not providing investment advice for any individual or any individual situation, and you should not look to this material for any investment advice. Lincoln insurers, as well as certain affiliated companies, have financial interests that are served by the sale of Lincoln insurance products. Ask your financial professional for assistance with your situation.

A MEC policy is one in which the life insurance limits exceed certain high levels of premium or the cumulative premium payments exceed certain amounts specified under the Internal Revenue Code. For policies that are MECs, distributions during the life of the insured, including loans, are first treated as taxable to the extent of income in the contract, and an additional 10% federal income tax may apply for withdrawals made prior to age 59½.

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

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LCN-2864613-120919

POD 2/20 Z04

Order code: LIF-WHY-BRC001



# How Americans are using life insurance to meet their changing needs

Today, many Americans rely on life insurance to provide more than financial security for their loved ones. While they may have one-year term coverage with their employers, they may need additional protection for a longer period of time to lock in lower rates. Here are some of the reasons why individuals purchase life insurance to help them do the things they want throughout their lives.

## Top five reasons why Americans own life insurance<sup>1</sup>



Income replacement



Pay final expenses



Transfer wealth or create an inheritance



Help pay off the mortgage



Business purposes

## Make sure children are financially secure<sup>2</sup>

# 8 in 10

Americans say that a married person with one or more children needs life insurance.

## Have a plan to replace income<sup>3</sup>

# 35%

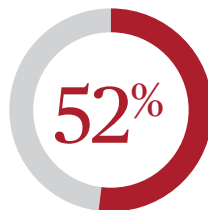


More than 1/3 of all households would feel an adverse financial impact within one month if a primary wage earner died.

## Explain insurance coverage and its affordability<sup>1</sup>

**42% of millennials** overestimate the cost of insurance at five times the actual amount. But some policies cost less than a monthly utility bill.

# 5x



## Help save for retirement<sup>2</sup>

More than 50% of life insurance owners cite saving for retirement as a reason to have their policies.

## Protect a family business

Life insurance can help ensure that a family business can pass to the next generation without interruption.



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Not guaranteed by any bank or savings association
May go down in value

<sup>1</sup> LIMRA, "2019 Insurance Barometer Study," <https://www.limra.com/en/research/research-abstracts-public/2019/2019-insurance-barometer-study/>.

<sup>2</sup> LIMRA, "2017 Insurance Barometer Study, Life Happens," <https://www.limra.com/en/research/research-abstracts-public/2017/2017-insurance-barometer-study/>.

<sup>3</sup> LIMRA, "2018 Insurance Barometer Study," <https://www.limra.com/en/research/research-abstracts-public/2018/2018-insurance-barometer/>.

Insurance products issued by:  
The Lincoln National Life Insurance Company  
Lincoln Life & Annuity Company of New York

## Protect what matters most in your life

We have policies that can live alongside you, giving you clear and flexible options for protection and growth as your life changes and priorities shift.

**Rely on the financial strength of Lincoln. We've been helping Americans meet their goals for more than a century.**

	The Lincoln National Life Insurance Company	Lincoln Life & Annuity Company of New York
A.M. Best	A+ (2nd highest of 16)	A+ (2nd highest of 16)
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These ratings apply only to the company's claims-paying ability. The ratings do not imply approval of the product and do not refer to the performance of the product, including underlying investment options, if any. As of October 30, 2019, these ratings represent the most recent ratings by the respective agencies. Individual issuing companies are separately responsible for satisfying their own financial and contractual obligations. All ratings are subject to revision or withdrawal at any time by the rating agencies, and therefore, no assurance can be given that these ratings will be maintained. For more information on ratings, including outlooks, see [www.LFG.com/public/aboutus/investorrelations/financialinformation/ratings](http://www.LFG.com/public/aboutus/investorrelations/financialinformation/ratings). The current outlook for the insurance subsidiaries is positive from Fitch and stable from A.M. Best, Moody's and Standard & Poor's.

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**All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company.** They are not backed by the broker-dealer and/or insurance agency selling the policy, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.

Products, riders and features are subject to state availability. Limitations and exclusions may apply.



# SECURITY THAT'S CLOSE TO HEART

A FIELD GUIDE TO TERM LIFE INSURANCE





# DO YOU NEED LIFE INSURANCE?

---

If you passed away unexpectedly or survived a medical emergency, like a heart attack, would you or your loved ones have trouble paying the bills?

Planning for life's unpredictability is a challenge. The good news is that there's life insurance for protecting yourself and those you love, should the unexpected happen.

**Protect the ones you love.**

**THERE ARE A NUMBER OF KEY MOMENTS IN LIFE THAT MAY TRIGGER THE NEED FOR TERM LIFE INSURANCE**



GETTING MARRIED



THE BIRTH OF A CHILD



BUYING A HOME



AGING FAMILY MEMBERS



# WHAT ARE YOUR NEEDS?

You provide your family with love, advice, and everything they need. But if something happened to you, what would your family do?

How much would they need just to pay the bills and replace your income? This worksheet will help you get a clear understanding of the bigger picture.

## DEATH & DEBT

Amount needed to pay off any outstanding debt  
(auto loan, credit card, student loan, final expense costs, etc.)

\$

## INCOME

Amount needed to replace your income     \$ \_\_\_\_\_ X \_\_\_\_\_ years

\$

## MORTGAGE

Amount needed to pay off any outstanding balance on your mortgage

\$

## EDUCATION

Amount needed for your children's college education

\$

**TOTAL NEED**     \$ \_\_\_\_\_

## ASSETS

Any items of value you own that can be converted into cash.\*

— \$

\* Examples of assets include cash and cash equivalents, real property, personal property, and investments.

**LIFE INSURANCE NEED**     \$ \_\_\_\_\_

This worksheet is a tool to assist you in estimating your basic life insurance needs. It is not intended to provide a thorough and comprehensive analysis of your life insurance needs or to recommend a specific type of coverage. The actual amount of life insurance you need will depend on several factors which you should consider carefully. Your insurance professional can assist you with analysis of your personal circumstances.



**Planning for life's unpredictability is a challenge. The good news is there's life insurance for protecting yourself and those you love, should the unexpected happen.**



# WHY TERM LIFE INSURANCE?

Term life insurance can help with the loss of a contributing member of the household by helping provide benefits to assist with the costs for child care, education, mortgage expenses, and more. It can give you coverage for a competitive monthly cost, perhaps for less than your daily cup of coffee, and provide you with confidence knowing you've planned for the well-being of your family.

## A TERM LIFE POLICY CAN PROVIDE:

- **A guaranteed monthly income stream** to help with the day-to-day living expenses of those left behind
- **A cash resource** to help pay unexpected medical costs that can arise from a qualifying chronic, critical, or terminal illness
- **Ability to ensure funds are distributed** the way you wish among your beneficiaries
- **Protection against the loss of a key employee** in a small or family-owned business
- **Payment** of your final expenses

## THE TRANSAMERICA DIFFERENCE

Our *Trendsetter® Super* and *Trendsetter® LB* term life products can help create a financial future that you and your family can plan for. And when you think about it, that peace of mind is a powerful feeling.

**Transamerica term life insurance products can provide:**

### GUARANTEED MONTHLY INCOME FOR YOUR FAMILY

The Income Protection Option (IPO) lets you structure your death benefit by controlling the payout amount, who receives it, and for how long — allowing for full customization. You can choose an initial lump sum, a guaranteed monthly income stream for up to 25 years, a final lump sum, or a combination of the three.

### COVERAGE MADE EASY<sup>1</sup>

If you're looking for no-hassle coverage that may not require a medical exam, our *Trendsetter®* products offer several options.

### PERSONALIZE YOUR POLICY

With the options and policy riders available, you can easily customize your policy to fit your specific needs.

### EXPEDITED CLAIMS

Through Transamerica's expedited claims process, your beneficiary may receive a portion of your death benefit in as little as 72 hours from the time a claim has been opened to cover funeral or other expenses that may arise.<sup>2</sup>

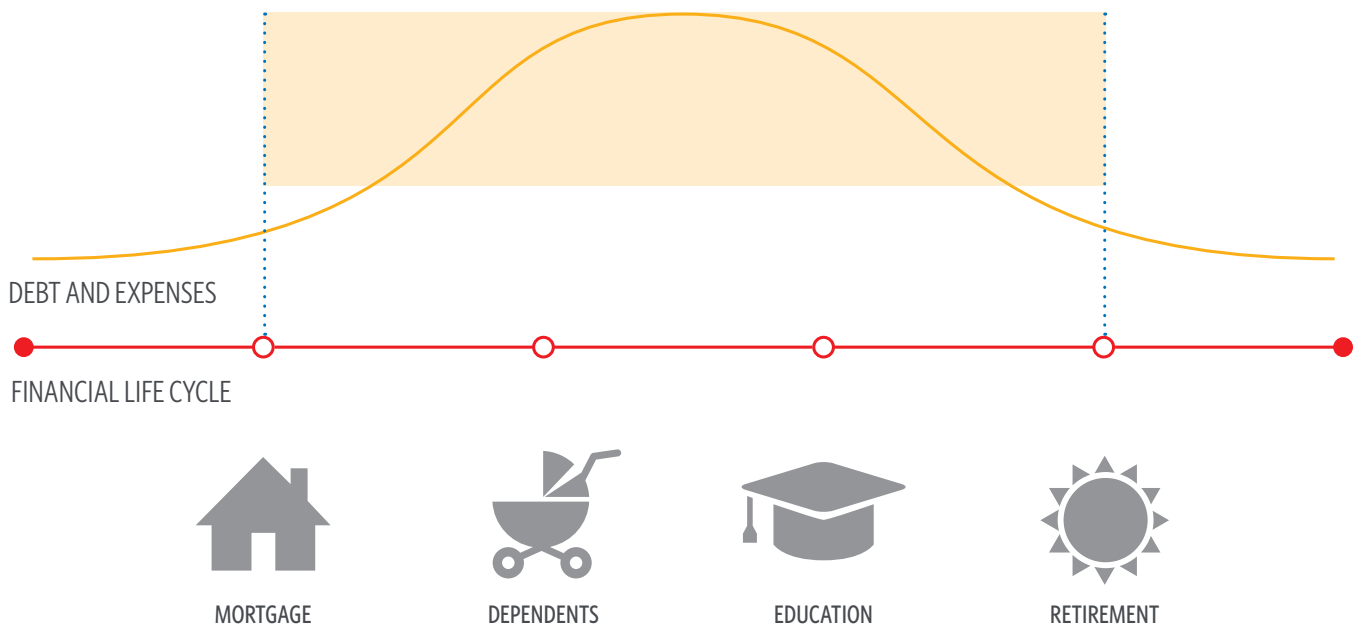
<sup>1</sup> No medical exams are based on the answers to the health questions, fast data results as well as age/face amounts.

<sup>2</sup> Subject to certain qualifications and benefit limits.

All guarantees are backed by the claims-paying ability of the issuing insurance company.



## TERM LIFE INSURANCE CAN HELP MEET SPECIFIC NEEDS



# TRENDSETTER SUPER

## PROTECTION WITH TERM LIFE INSURANCE

*Trendsetter Super* term life insurance benefits can be used to help meet you and your family's needs, whether it's paying the mortgage, college tuition, final expenses, or to assist with everyday needs. It can give you early access to your policy's death benefit, should you experience a qualifying terminal illness. Term life insurance can help your loved ones afford to live the life they've always known, should you pass too soon.

*Trendsetter Super* provides the flexibility to tailor the face amount to your individual needs and allows through \$2 million of coverage at certain ages without a medical exam.

Plus, your premium is guaranteed to remain the same throughout the entire initial term period — choose from 10, 15, 20, 25, or 30 years. And the conversion privilege lets you decide whether to convert the policy to permanent life insurance without having to undergo an additional medical exam.

## INCLUDED BENEFIT:

- Terminal Illness Accelerated Death Benefit Rider

## ADDITIONAL BENEFITS AVAILABLE:

- Income Protection Option (IPO)
- Disability Waiver of Premium Rider
- Children's Benefit Rider (CBR)
- Accidental Death Benefit Rider



# TRENDSETTER LB

## LIFE INSURANCE YOU DON'T HAVE TO DIE TO USE

Surviving a heart attack, cancer, or stroke could cause serious financial hardship for you and your family. That's where the *Trendsetter LB* with living benefits comes in.

## FLEXIBILITY TO FIT YOUR NEEDS

When you're planning for the future, it's good to know you have protection when you and your family need it most, whether that means accessing your benefits while living or at the time of death.

The *Trendsetter LB* can give you early access to your policy's death benefit, should you experience a qualifying chronic, critical, or terminal illness such as stroke, cancer, heart attack, or paralysis.<sup>1</sup>

You will get to choose the option that best fits your goals and budget, with initial level premium period options of 10, 15, 20, 25, or 30 years.

*Trendsetter LB* offers face amounts from \$25,000 all the way up to \$2 million, with up to \$1.5 million in living benefits. You can even get through \$2 million, at certain ages, without a medical exam.

*Trendsetter LB* offers you lots of options that allow you to customize the policy to fit your lifestyle with different coverage amounts, term periods, and optional add-ons.

## INCLUDED BENEFITS (WHERE APPROVED<sup>3</sup>):

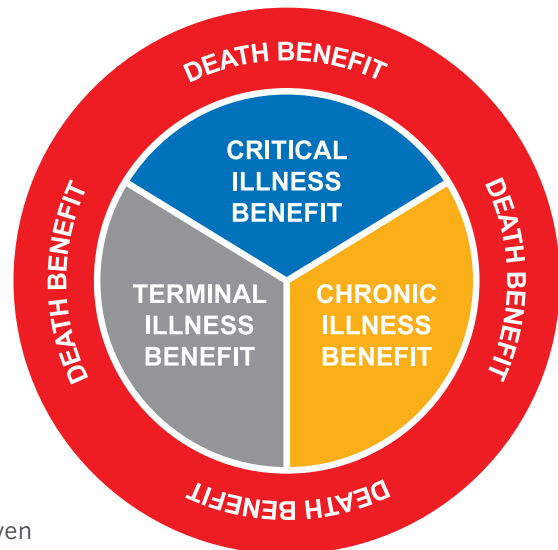
- Terminal Illness Accelerated Death Benefit Rider
- Chronic Illness Accelerated Death Benefit Rider
- Critical Illness Accelerated Death Benefit Rider

## ADDITIONAL BENEFITS AVAILABLE:

- Monthly Disability Income Rider
- Income Protection Option (IPO)
- Disability Waiver of Premium Rider
- Children's Benefit Rider (CBR)
- Accidental Death Benefit Rider

<sup>3</sup> Benefits may vary by state.

Benefits provided through the Critical, Chronic, and Terminal Illness Accelerated Death Benefit Riders. Riders are subject to certain limitations and exclusions. The actual benefit paid to the policy owner will be less than the amount that is accelerated because the amount is discounted to reflect early payment of the policy's death benefit. Administrative fees per request apply. Amounts payable under the Critical and Chronic Illness Riders vary based in part on the nature and severity of the insured's health condition and the insured's remaining life expectancy at the time of the acceleration as determined by the company. Riders should not be the sole basis to purchase any life insurance policy. Benefits paid under accelerated death benefit riders will reduce the life insurance policy's death benefit and policy value. Consideration should be given to whether life insurance needs would still be met if rider benefits are paid out in full. Refer to the policy or riders for complete details.



**When you're planning for the future, it's good to know you have protection when you and your family need it most.**

# WHICH *TRENDSETTER* IS RIGHT FOR YOU?

You can quickly compare *Trendsetter Super* and *Trendsetter LB* below. Then reach out to a Transamerica life insurance professional. We can walk you through everything you need to know — we'd love to help.

	<b>TRENDSETTER SUPER</b>	<b>TRENDSETTER LB</b>
<b>TERMS</b>		
10 years	•	•
15 years	•	•
20 years	•	•
25 years	•	•
30 years	•	•
<b>ADDITIONAL BENEFITS AVAILABLE<sup>4</sup></b>		
Disability Waiver of Premium Rider	•	•
Children's Benefit Rider (CBR)	•	•
Accidental Death Benefit Rider	•	•
Monthly Disability Income Rider <sup>5</sup>		•
Income Protection Option	•	•
<b>ACCELERATED DEATH BENEFIT</b>		
Terminal Illness	•	•
Critical Illness		•
Chronic Illness		•
<b>NONMEDICAL UNDERWRITING</b>		
Through \$2 million face amount through age 45 <sup>6</sup>	•	•
Through \$1 million face amount ages 46 through 55 <sup>6</sup>	•	•
Through \$249,999 ages 56 through 60 <sup>7</sup>		•
Through \$99,999 ages 56 through 60	•	
Through \$50,000 ages 61 through 70	•	

Transamerica reserves the right to request other evidence of insurability as it deems necessary.

**Note:** Nonmed is only available to residents of the United States and Puerto Rico. Nonmedical application (Part 2) and HIPAA notice required for all Nonmed business.

<sup>4</sup> Certain riders are available at an additional cost. Riders and rider benefits have specific limitations and may not be available in all jurisdictions. For complete details including the terms and conditions of each rider and exact coverage provided, please consult Transamerica Life Insurance.

<sup>5</sup> The Monthly Disability Income Rider is not available for the *Trendsetter*<sup>®</sup> LB 10-year term life insurance policy.

<sup>6</sup> Depending on an individual's history, exam and/or labs may be required.

<sup>7</sup> Standard nonsmoker is the best rate class available for nonmedically underwritten Band 1 (\$25,000–\$99,999) and Band 2 (\$100,000–\$249,999). For Band 2 only, preferred nonsmoker is the best rate class available with exam and labs.



## WHY TRANSAMERICA?

While you'll never know when the unexpected could happen, we can help you plan for it. We're passionate about helping you and your family achieve financial well-being at every stage of life.

Contact a Transamerica insurance professional today. Together we'll create solutions to help you pursue a bright financial future.

[transamerica.com](https://transamerica.com)

**We're passionate about helping you and your family achieve financial well-being at every stage of life.**





TRANSAMERICA®

**Protect yourself and the ones you love.**



**Visit:** [transamerica.com](https://transamerica.com)

*Trendsetter® LB* is a term life insurance policy, Policy Form ICC16 TL23 or TL23 issued by Transamerica Life Insurance Company, Cedar Rapids, IA. **Premiums increase annually beginning in year 11 for the 10-year policy, in year 16 for the 15-year policy, in year 21 for the 20-year policy, in year 26 for the 25-year policy, and in year 31 for the 30-year policy.** Policy form and number may vary, and this policy and the riders may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting. In most states, in the event of suicide during the first two policy years, death benefits are limited only to the return of premiums paid.

*Trendsetter® Super Series* are term life insurance policies issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. Policy Forms ICC16 TL24, TL24. **Premiums increase annually beginning in year 11 for the 10-year policy, in year 16 for the 15-year policy, in year 21 for the 20-year policy, in year 26 for the 25-year policy, and in year 31 for the 30-year policy.** Policy form and number may vary, and this policy and the riders with this policy may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting.

Underwriting guidelines are subject to change without prior notice.

Contents of this guide are subject to change without notice.

Not available in New York.

133038R4

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# PINNEY

## I N S U R A N C E

*Providing All the Tools for Your Success<sup>SM</sup>*

## Pinney Insurance

Founded in 1972 as a Transamerica branch office and later incorporated as Pinney Insurance Center, Inc., we provide a small local agency feel with the power of a major national firm.

Pinney has expanded into a national distributor with thousands of contracted agents and offices in California, Illinois, Maryland, North Carolina, Oklahoma, Pennsylvania, Texas, Washington, and Mississippi. Pinney represents over 100 life, annuity, disability, and long-term care companies with the intent of providing our clients & partners with the best possible product solutions at the lowest possible costs.

## Contact Us

Email [Brokerage Sales Support](#) or contact one of our Brokerage Directors today at 800-823-4852.



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