

Why should you consider Single Premium Life for your clients?

Situation: Client has available cash, earmarked for family or charity – but wants to retain access in the event of personal medical expenses.

Solution: Single Premium Life Insurance – lets your client transfer wealth to beneficiaries without probate, and gives the owner liquidity to cover expenses in later years.

Example Benefit Estimate: SPL vs Fixed Annuity and CD

Betty, a 65-year old female non-smoker with \$50,000 earmarked for her grandchildren, She is concerned about health-related expenses during her lifetime, such as medical costs or nursing home care.



Scenario 1: Amounts to Grandchildren at Betty's Death

Betty Dies	CD ¹ (3%)	Annuity ¹ (4%)	WealthSure Life	
			Guaranteed	Non Guaranteed ²
1 Year Later	\$51,080 ¹	\$51,440	\$94,500	\$94,500
10 Years Later	\$62,381 ¹	\$67,289	\$94,500	\$99,527
20 Years Later	\$79,020 ¹	\$92,880	\$94,500	\$106,298

¹Assuming a 28% tax bracket. Values assume CD value less all taxes paid in prior years. Actual CD death benefit will be current CD amount less income tax withheld in year of death. WealthSure Life is an insurance product and is not FDIC insured. ²Assuming 4.9% current interest rate.

Scenario 2: Health Problems Occur One Year Later

Assume Betty 1) develops a terminal illness, 2) requires nursing care confinement, or 3) requires chronic care.

Reason	CD	Annuity (after tax)	WealthSure Life
Terminal Illness	\$51,080 ¹	\$51,440 ¹	\$89,525
Nursing Care Confinement	\$51,080 ¹	\$51,440 ¹	\$94,250 ²
Chronic Care	\$51,080 ¹	\$51,440 ¹	\$94,250 ³

¹May be subject to additional early withdrawal penalties. ²Paid out over 36 months (\$2,618.06 per month). ³Paid out over 60 months (\$1,570.83 per month)

Compared to a CD or Annuity, Single Premium Life:

- Provides the largest legacy for her heirs
- Is the only option that allows access to death benefits for certain health events
- Is the only option free of federal income taxation for her heirs

Plus!

- Simple Underwriting – Telephone interview with client
- No medical exam, blood or urine tests
- Underwriting decisions within 48 hours of interview

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