



Juvenile policies “pay it forward” in more ways than one!

In a recent study entitled “Purchase Preferences of the Middle Market: Life Insurance,” (LIMRA International, September 2004), LIMRA came up with these interesting statistics:

- Middle-income consumers who recall an agent meeting with their parents during their childhood are more likely to own life insurance (82% vs. 71 %).
- Middle-income consumers whose parents bought them a juvenile policy are more likely to still own life insurance (87% vs. 70%).

Based on these findings, you may wish to target clients who owned juvenile policies in the past in your marketing campaigns, since they may be more predisposed to purchase an adult policy now. And how about suggesting juvenile policies for children or grandchildren of current clients and prospects?

Look to Assurity’s LifeScape® Whole Life for filling a variety of needs in the juvenile market. The following is an example of the product’s versatility:

	Male, Age 2 \$100,000 Face Amount Monthly Premium = \$38.10	Male, Age 2 Guaranteed Death Benefit \$60,414 Single Premium Payment = \$5,000	Male, Age 2 \$100,000 Face Amount Monthly Premium = \$63.10*
Year 20 Projected Cash Value	\$7,845**	\$9,368	\$18,483
Year 20 Projected Death Benefit	\$114,025**	\$68,241	\$191,522
Age 65 Projected Cash Value	\$167,264**	\$106,013	\$387,424
Age 65 Projected Death Benefit	\$300,331**	\$176,901	\$652,711

*Monthly premium outlay includes \$25.00 monthly Value Enhancement Rider

**Projected cash value and death benefit are based on current dividend scale which is not guaranteed.

Not all products or features may be available in all states. Please refer to the policy for complete details and exclusions.

Your local General Agent: Lawrence S. BrodskyAgency

www.brodskyagency.com