



## The Selario Agency, Inc.

Helping financial professionals provide world-class solutions to their client's needs

### No Lapse UL-A Square Peg Into a Round Hole?

No-lapse UL revolutionized our industry many years ago. Clients who met certain premium projections could guarantee their death benefit for as long as they live. The downside however, was the lack of any significant cash value.

The lack of cash accumulation offers an advisor little flexibility in designing a client's insurance solution. There are viable affordable alternatives that may be more appropriate.

**Case Study:**

**Male, Age 60, 1M**

**2nd best preferred rates**

**Initial recommendation is a no-lapse UL with little cash value**

**No-Lapse UL- \$16,212/yr Premium**

**20 Year Cash Value-\$17,166**

**Problem: No exit strategy**

**Alternative Solutions:**

1. No Lapse UL with cash value rider-	\$17,346/yr	20 Year Cash Value- \$312,247
2. Cash Value UL/No lapse to 90-	\$14,320/yr	20 Year Cash Value- \$143,789
3. Par Whole Life-	\$36,220/yr	20 Year Cash Value- \$827,690

Depending upon the client's priorities one of these alternatives could be more attractive

- **Maybe your client wants cash for a future exit strategy**
- **Or they could desire a future stream of additional cash at retirement**
- **Finally a shorter death benefit guarantee with lower premiums may be sufficient**

**Let The Selario Agency help you explore your options and find the right peg for the right hole.**

**Every Case Counts and Every Broker Matters**

**The Selario Agency, Inc.**

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