The Selario Agency, Inc.

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

Who says Life Insurance Is Not A Good Investment?

Just about every so-called financial planner or advisor who is not familiar with the power of Guaranteed Insurance products. Let's take a look at an example:

Male Age 70

Standard Plus Rates

Premium=$25K/year all years

Solving For A Guaranteed Death Benefit To Age 100 and Beyond

The Internal Rate of Return (IRR) of the death benefit at his life expectancy (Roughly 17 years)* is going to be over **8% guaranteed.**** The pre-tax equivalent would be **over 12% assuming a 35% bracket**. If structured properly the death benefit can be received income and estate tax free.

If your clients can find an advisor who can guarantee a similar return elsewhere, than they should take that bet, but we know this type of guaranteed performance is not possible.

So go back to all your senior clients and show them the power of **Guaranteed Insurance Products!**

This concept works especially well with senior clients who own Annuities, CD's, Muni Bonds, and IRA's. Call us for a no-obligation case consultation.

*This is the life expectancy of people his age in the insurance buying public who qualify for standard or better rates

**Assumes Return of Premium death benefit option with a 5% increase on a no-lapse UL.

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Please check our website www.selarioagency.com for more information about how we can help grow your practice.