

It's Not Just About Price

Universal Life:

Symetra – has a number of benefits included in their policy:

- This product offers a plethora of **riders at no extra cost**;
 - Charitable Giving Benefit – additional 1% of the death benefit –up to \$10M
 - Safety Benefit – an additional \$10,000 if the client is 'buckled up'
 - Transportation Benefit – up to \$5,000 if the body has to be transported
 - No Lapse Guarantee
 - Cognitive Impairment Rider – up to 50%-\$250,000 maximum. This rider does *NOT* require that the impairment be permanent for the client to receive the benefit.
 - Accelerated Death Benefit

Mutual of Omaha – *Return of Premium* has been added to GUL products

- **The Only ROP Rider** at no additional cost product in the industry (*to my knowledge*)
- **Chronic Illness Rider** at no additional cost (*up to 80% of the death benefit up to \$1,000,000*).

Lincoln – has a *Table Shave Program* up to 3 Tables; this is a great UL Term alternative.

TERM:

Lincoln – Has one of the best conversion policies. You would be doing your client an injustice if you didn't think about considering this when selling a Term Policy

Protective - Their Term is really a UL and stays in force at the end of the Term period, just at a lower Death Benefit. They also have an Income Benefit instead of a Lump Sum. This planning makes the Premium Cheaper.