



VULSOURCE.COM

# SALES SUCCESS STORY

Tax-free investment and income planning is best explained to financial professionals and clients in easy to understand terms. Using the cost of tax (COT) vs. the cost of insurance (COI) comparison example can be an effective way to explain the product benefits.



## OPPORTUNITY SNAPSHOT



LIFE INSURANCE

### OVERVIEW

- The point of sale rep with Underwriters Brokerage Services (UBS) had worked with this wire-house representative before, and his client is a high-income physician who has a need for accumulation and supplemental income.
- Wire-house representatives tend to be more investment oriented and typically don't sell a lot of insurance, so using simple language and comparisons is an effective strategy.

### RESULT

- The client purchased an overfunded John Hancock Accumulation VUL policy and will fund it for a minimum of 5 years (5-pay).

**Want to learn more? Contact:**

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**Individually owned accumulation VUL for income and investment w/ \$10,000 in target**

- Hancock's product was up against 3 other carriers and proved to be the best solution. Although it wasn't the main consideration, the client liked the Healthy Engagement Rider, or *Vitality*. The client is in his early 40s and active.
- The sales professional presented it as the trade-off between the cost of tax (COT) versus the cost of insurance (COI). After weighing the two options, the client elected to take on the cost of insurance and eliminate of the cost of tax.
- The client had access to the same great investment options that he uses in other accounts, so he felt very comfortable with the sub-account options. John Hancock has investment names such as American Funds, Franklin Templeton, PIMCO, Fidelity, Oppenheimer and many others.