



VULSOURCE.COM

SALES SUCCESS STORY

Using the internal rate of return (IRR) report in an illustration can be an effective way to connect with the financial professional and explain the value. In addition, the added benefit of having downside protection, indexed sub-account options can help in managing risk over time.



OPPORTUNITY SNAPSHOT



OVERVIEW

- KAFL (BGA) has an existing 13-year relationship with this particular broker and he has used variable life in the past with clients and is comfortable with it.
- The Leaders Group had a BD to BD selling agreement with the agent's broker-dealer to allow the sale to be facilitated. The agent has sold primarily fixed life insurance for smaller cases, and uses IUL and VUL for large cases, depending on the client's risk tolerance and particular needs.

RESULT

- The agent and point of sale professional presented the concept to the client, and the client went ahead with the purchase.

Want to learn more? Contact:

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Individually Owned Accumulation VUL w/ \$10,000 in Target

- The point of sale professional used the IRR illustration pages in both the indexed and variable life insurance policies to assist the financial professional in understanding the product and the sale, specifically the tax-equivalent returns.
- This client was looking for supplemental income, strong tax-favored accumulation, and the ability to curb some of the market risk in later years during the possible income withdrawal period.
- The point of sale professional chose Lincoln's Asset Edge VUL because of its index sub-account options that allowed for maximum flexibility as the client's risk tolerance will change in later years. The sales professional and broker agreed that a pure IUL solution wouldn't be flexible enough for the client's changing risk tolerance.