



VULSOURCE.COM

SALES SUCCESS STORY

For the most guaranteed death benefit per premium dollar, especially in a 1035 or short-pay scenario, Lincoln’s VUL ONE product is a leading solution. Compared to GUL, this lifetime guaranteed product is often cheaper and offers cash value accumulation potential.



OPPORTUNITY SNAPSHOT



OVERVIEW

- The point of sale professional from BSMG (BGA) had an existing relationship with the broker and they were conducting a policy review on an existing cash value life insurance policy.
- The client was interested in a fully guaranteed survivorship product and didn’t wish to pay additional premiums. If a larger death benefit could be achieved, with no additional premiums needed, it was something the client would entertain. This was a 1035 exchange opportunity.

RESULT

- The agent and point of sale professional presented the concept to the couple and they went ahead with the 1035 exchange.

Want to learn more? Contact:

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Survivorship VUL for a 1035 exchange w/ \$63,000 in target

- The point of sale professional said that Lincoln provided about a 5-10% higher guaranteed death benefit than the market leaders in the traditional GUL space, and also provided the opportunity for the client to potentially accumulate cash value within the policy.
- BSMG has done several of these VUL cases with this type of design over the past few years. The Lincoln VUL ONE products are positioned very well, and are very competitive, especially with these 1035 exchange opportunities.
- The market leaders continue to increase the pricing on their GUL products, thus these no-lapse VUL products become more attractive as an alternative.
- The survivorship option allowed for the policy to be underwritten on two individuals (SVUL).