



Single Premium Life Prospects

An in-depth look at single premium life (SPL) prospect demographics and tips to help you leverage these statistics to build your book of business.

Who are SPL prospects?

- Bank CD holders.
- LTC candidates & policy holders.
- Life clients that have imploding universal life plans or old whole life plans.
- Annuity clients that don't need their annuity money or do not want their RMD's.
- LTC prospects that won't qualify for underwriting.
- LTC policyholders that need more coverage.

Why is SPL popular right now?

- Low rates on CD's and savings accounts.
- High cost of long-term care.
- Old, unwanted cash value life plans.
- Taxes: who likes to pay them?

What does SPL provide?

- Immediate death benefit: generally free from income taxes.
- Tax-deferred growth: your cash value grows tax-deferred within the policy – as your policy value increases, so may your death benefit.
- Access to your death benefit due to: chronic illness, terminal illness, or nursing home confinement. You can accelerate up to 100% of your death benefit!*

General Product Details*

- Issue ages: 0-90
- Average issue age: 72
- Minimum premium amount: \$5,000
- Average premium amount: \$66,000
- Free withdrawals for emergency's up to 5% of current accumulation value each year starting in year 2.
- Living benefits for home health care, long-term care, or terminal illness can be received monthly or in a lump sum (subject to a discount factor).
- Base product: can be universal life, indexed universal life, or whole life.

Coverage Example

Female, Age 62 | \$50,000 Premium

Death Benefit

Guaranteed Value: \$98,000 | Non-Guaranteed Value: \$129,609

\$97,750 – Nursing Care Benefit

\$2,715 for 36 months or \$83,050 lump sum

\$92,850 – Terminal Illness Benefit

\$97,750 – Chronic Illness Benefit

\$1,629 for 60 months or \$83,050 lump sum

How do I get started?

1. Complete Application & Disclosures.
2. Initiate the telephone interview between the carrier and your client.
3. Mail or Fax the application to the home office.

Visit our website at www.urlinsgroup.com/aries or contact Jason Collins at 1-800-926-8875 x156 to discuss how you can increase your bottom line!