Virtual Call on Legacy Program

Pleasure to meet you, Mrs. White. Sandra tells me that you\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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Mrs White, I threw out an idea to Sandra this week which I know she mentioned to you about certainty. I have been in the life insurance profession for \_\_\_ years. The fundamental purpose of Life insurance is to create cash. See, the stock market is where money makes or lose money. But life insurance creates cash where none had existed before. It’s literally a piece of paper, a drop of ink and pennies on the dollar and we can create more than most people can accumulate.

Sandra mentioned that it was important to her to have at least a $1,000,000 set aside for retirement. While taxes are at an all-time low, we anticipate with what is going on in this world right now and the debt load that the United States has fallen into, that taxes more than likely will rise at a rapid pace.

While Sandra could put money into her 401k, the problem arises that if you did it on a before tax account, every single penny would be taxed at distribution. I would dare say that it’s possible that she would have to have accumulated $2,000,000 to net out $1,000,000.

So, we looked at the best options to accumulate the exact amount needed for the lowest contribution. I love this concept because I did this exact same thing with my parents. Asking if they would be willing for me to use their health to help me achieve my retirement. I said, “Mom/Dad, I have an idea. I have studied the numbers and it looks like I win either way! If you live to be 120 and healthy, I WIN because I still have you! If you live to your expected age of 86, I’m only 65. If you live to be 100, I’m only 75.

Here's the greatest part. Sandra’s contributions would stop at age 90. That’s right, no more premiums. No more cost to the program.

See, that’s the importance of life insurance. It’s certain. After you have had your health screening, we can determine what the discounted dollars would be for Sandra to lock in a $1,000,000 tax free for her retirement.

It’s possible that, based on your health, Sandra would only have to contribute $1132 dollars a month. Think about that for a moment, that’s paying in a maximum of $387,000 for $1,000,000 tax free.

And if you’re willing, Mrs. White, if you go to the doctor once every two years to have a quick exam and stay within your weight guidelines, it’s possible that we might be able to cut the Cost of Insurance expenses as much as 20% over the years!

As I mentioned to Sandra, what an incredible legacy that would provide Sandra. I have even mentioned to Sandra to do the same for her kids. With her being so young, the kids, when they get up to age, could contribute truly pennies on the dollar to provide their retirement protection.

If you like the idea, we could even do the application right now on line to “lock in” our rate. What I mean by that is that Sandra told me you had a birthday coming up in December when you turn 62. In the insurance world, you are rated to the age you are closer to. We have only a few days to lock in our rate.

Why is that important? I ran a test and you would save Sandra up to $4 a day by doing it now. Now, that’s a big deal. Can we go ahead and lock in our date? Once that is done and we get the results back from your screening, we will have been able to determine if we can do the program and at what price.