



3 Great Reasons To Buy Guaranteed UL

By Kevin Olson

Join the ranks of IPG agents who are utilizing the power of today's great guaranteed UL products! The combination of improved mortality rates, table shaving underwriting programs and simplified issue products make these solutions work for all of your clients, especially seniors.

- **Pay No More Premiums and Guarantee Your Death Benefit to 120** - We all have clients who would like to stop paying premiums particularly after they have reached retirement. These successful clients have seen cash value growth in their life contracts and would like to utilize this cash with no more outlay. With the multitude of horror stories about underperforming policies in our industry and the inflexibility of existing contracts, that can be a risky proposition. Many of our agents have solved this dilemma by offering a guaranteed UL solution that allows for no further payment of premium and death benefits guaranteed up to age 120. Depending on the cash value in the contract, the new death benefit in many cases can be more than the existing policy and require no further premiums.
- **Be A Hero to The Trust Officer by Reducing Client Risk and Their Liability**- Have you paid a visit to your local trust officer and talked to them about the insurance trusts they oversee and the performance of the policies within the trusts? Why pay that expensive whole life premium to build cash value that will never be used. Why rely on current UL interest rates and mortality that may or may not be realized? When the highest guaranteed death benefit is the ultimate goal, help your trustee be a hero by suggesting guaranteed UL options that can lower or eliminate premiums and provide more death benefit than currently in place all with a guarantee to be there past age 100.
- **Help your annuity clients transfer the most wealth to their heirs** - Why not suggest to your senior clients a way to outperform any existing fixed annuity today. We all know that annuities are great accumulation products but having to pay income and estate taxes at death will make them an inefficient way to transfer wealth to heirs. We can show you a way to outperform 4-5% annuity rates and provide tax free benefits to heirs using guaranteed death benefit UL products.

Contact Kevin Today: 800-819-9031 kolson@ipg-us.com

Let him show you how Guaranteed UL Can Help YOUR Clients Situation!