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An extra layer of protection you don't need to sell

With Foresters™ BIG Universal Life, it's easy to offer your clients extra face amount to cover short-term needs. Why? Because it's included at no extra cost. That's why BIG may be the best option for your clients who need multiple layers of coverage. Let's look at an example of how BIG can work for your clients.

John Smith is a 40-year-old preferred non-smoker with two children and 15 years left on his mortgage. John knows that he needs ongoing life insurance protection to provide for his wife, Jennifer, and to make sure his children have a chance to go to college, if he dies prematurely. But he's also concerned about his family being able to pay the mortgage, currently \$250,000, over the next 15 years. What are John's choices?

1 – A limited option

One option John has is to buy a traditional \$250,000 universal life insurance product, from a typical insurance carrier, that would provide lifetime protection at a low cost. Although there would be little cash accumulation, the policy would provide the greatest amount of permanent protection for the dollar. John's premium would be about \$1,525 a year. If he dies tomorrow, the insurance would be enough for his family, as beneficiaries,

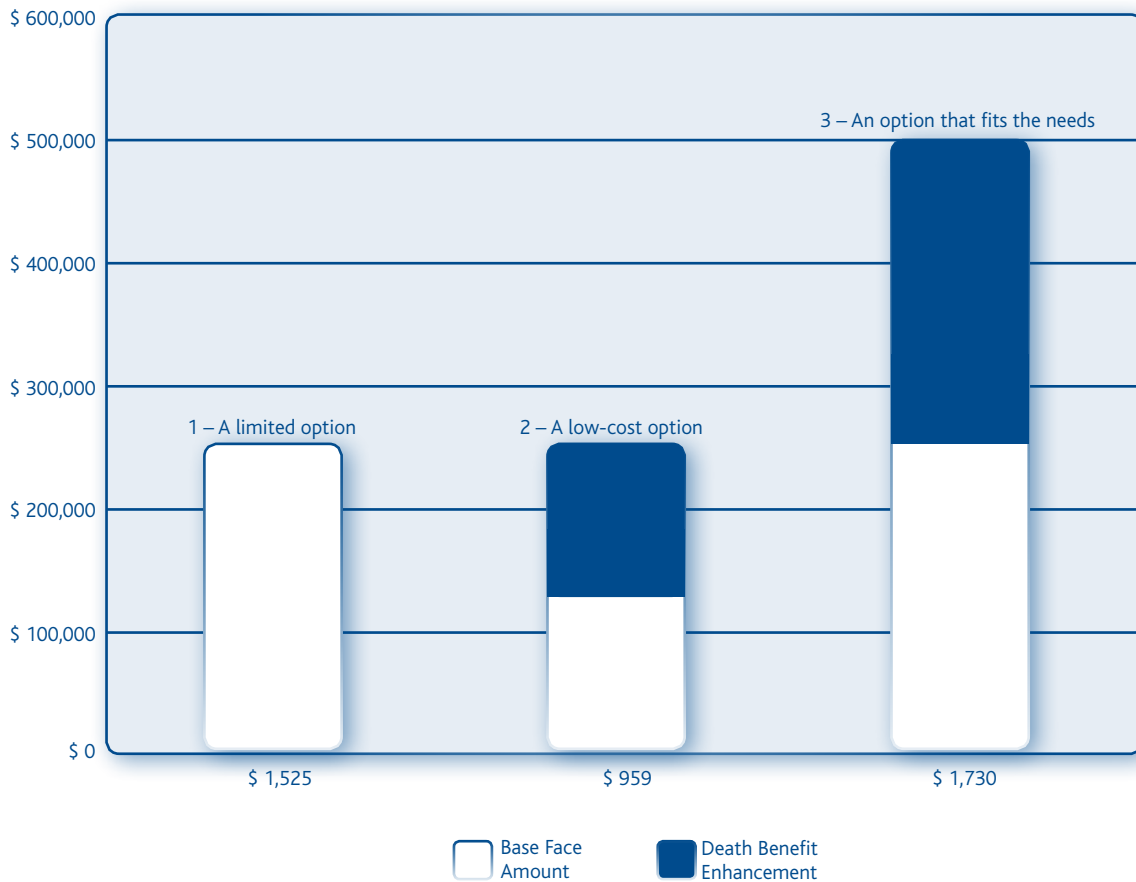
to pay the mortgage balance, but with nothing left over for his family's future.

2 – A low-cost option

John could achieve similar up-front protection equal to the current mortgage balance, but at less cost. A \$125,000 BIG Universal Life certificate from Foresters would provide \$125,000 in permanent protection for life AND another \$125,000 for the first 15 years at no extra cost. John's premium for this option is only \$959.

3 – An option that fits the needs

If John chooses the BIG alternative, he'd take care of both of his needs. A \$250,000 BIG Universal Life certificate would provide \$250,000 in permanent protection for life AND another \$250,000 for the first 15 years at no extra cost. John's premium for this option is only \$1,730. He gets permanent protection for life to take care of Jennifer and the children, plus the extra layer of protection during the time his family, as beneficiaries, need it most to pay the mortgage balance. All for only \$225 more than the limited option.



Conclusion

John is typical of clients with multi-layered protection needs. His immediate concern is to have the funds in place to pay off the mortgage for the next 15 years. But, he also wants to ensure that Jennifer and the children have sufficient money, even after the mortgage is paid.

*Show your clients how
Foresters BIG Universal Life
can offer the multi-layered
protection they need today!*

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