



THE IDEA:

Using GUL Plus as part of a periodic review

THE NEED:

Times change, needs change and products change, and without a periodic review of your clients' insurance portfolio or financial plan, they could be left without adequate coverage. During a regular review, you may discover that many of your clients have life insurance coverage that doesn't meet their current needs.

USE WITH:

- Clients needing additional coverage
- Clients with cash value in existing coverage, but have a need to eliminate future premium
- Clients seeking the flexibility of universal life insurance, but with meaningful guarantees

SOLUTION:

GUL Plus

- Easy to illustrate based on clients' needs (i.e.: eliminating premium or increasing face amount)
- Product contains flexibility for 1035 exchanges and dialing down to a particular age to meet premium needs
- Product contains strong guarantees for coverage to help reduce risk in clients' life portfolio
- Product offered by strong, stable and secure AM Best A+ (Superior) rated (this rating is the second highest of 16*)
- Age-last birthday advantage—rates based on current age, not nearest birthday

HOW TO PRESENT TO CLIENT:

1. Set up regular reviews with your top clients.
2. Customize [this flyer](#) and share it with clients and regular meetings.