

Case Scenario #4

Jason and Lana's Story *Three Years Later*



Client profile: Jason, 33 years old, and Lana, 31 years old

Three years have passed since Jason and Lana's first meeting with their financial advisor and the purchase of their term insurance coverage.

Today, Jason and Lana find themselves in a better financial position, with Jason's promotion and the arrival of their second child. Recognizing these significant life changes, they schedule a meeting with their financial advisor to review their insurance needs.

Insurance Needs

Following Lana's recent diagnosis of gestational diabetes during her pregnancy, their advisor suggests exploring the built-in benefits of their FlexTerm policy, specifically its Insurability Benefit. This benefit would allow them to obtain additional coverage without the hassle of a medical exam.

Eligibility

Their advisor suggests using their policy's built-in **Guaranteed Insurability Benefit** to obtain additional coverage without medical exams, which is particularly favorable given Lana's health circumstances.

Tailored Solution

- ✓ Purchase \$100,000 of additional coverage without **proof of insurability**.
- ✓ Since they already have the *Child Benefit rider*, their second child is automatically included in the existing coverage.

Benefits of the Insurability Benefit

With FlexTerm's built-in Insurability Benefit, Jason and Lana reap numerous advantages:

- ✓ Benefit from increased financial security during key life milestones.
- ✓ Flexibility to adjust coverage as needed, ensuring they only pay for what they need.
- ✓ Able to get additional coverage without the hassle of undergoing a medical exam.