

**A multi-policy discount program for QoL products**



**QoL Advantage offers policy fee discounts or banding discounts**

QoL Advantage offers policy fee discounts or banding discounts when a combination of certain QoL UL and QoL term, or a combination of multiple QoL term policies are purchased.

**See it in action...**

Larry, age 41, has two children ages 5 and 8. He is in good health. His goals are to purchase life insurance to provide for his family in the following situations:

- \$250,000 of coverage on himself until his youngest child reaches age 21
- \$500,000 of coverage until retirement at age 62 to protect his family’s income needs
- \$250,000 of coverage to pay off his mortgage, which has 26 years remaining

Larry could buy a single \$1,000,000 policy, but the closest term period offered by other companies is 30 years.

- He could purchase a \$1,000,000 30-year QoL Flex Term policy, which is \$1,470.10 annually
- Or he could ladder several QoL Flex Term policies:

**Male, Age 41, Preferred Non-tobacco**

	Purpose	with QoL Advantage
<b>16-Year, \$250,000</b>	Youngest Child Reaches Age 21	\$160.15
<b>21-Year, \$500,000</b>	To Retirement	\$449.40
<b>26-Year, \$250,000</b>	Mortgage Protection	\$384.93

**\$994.88 annually**

**Annual Savings:  
\$475.22**

Even if Larry **cancelled** his 30-year term policy after his total 26-year needs had expired, he is still saving money using laddering with the QoL Advantage program:



<b>What is banding?</b>	Banding is a volume discount and applies to purchasing multiple term policies or a UL policy with associated term policies. The total face amount between all policies is considered in the banding and the higher the total face amount, the lower per unit of insurance is.
<b>Bands</b>	<b>Band 2:</b> \$250,000 - \$499,999 <b>Band 3:</b> \$500,000 - \$999,999 <b>Band 4:</b> \$1,000,000 and up
<b>Policy Fee</b>	<p>The annual policy fee for QoL Flex Term is \$75. If QoL Flex Term is purchased with an additional QoL product(s), the policy fee for the associated term policy(ies) will be waived.</p> <p>Scenario where the policy fee is waived: If the insured is the same as the qualifying insured, written at the same time and is billed (ABC) to the same person, then the policy fee is \$0.</p>

## How laddering can help save money

Help your clients build life insurance on their terms. With QoL Advantage, you choose the exact amount and period of coverage you need. Not only does QoL Advantage help customize coverage, it can help save money on premiums with laddering.

Laddering means buying multiple smaller policies to match exact needs, rather than one large policy. By laddering policies, the right amount of coverage can be purchased in a cost effective way.

### Here's how laddering works:

1. Identify your needs
2. Determine how long you need coverage
3. Determine the amount of those needs
4. Buy multiple policies that match your needs exactly instead of one larger policy



This is not an actual case. This is a hypothetical example is for illustrative purposes only.

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