



Coastal Insurance Consulting, LLC

Case Study Series

Guaranteed Death Benefits and Cash Value Potential with GVUL

Did you know that Variable Universal Life Insurance can provide strong cash value potential in addition to traditional death benefit protection?

STARTING THE CONVERSATION

Identify The Client

- Ages 30 – 60
- Middle to high income
- Need to protect family’s financial position if death occurs during working years
- Desire to enhance retirement income during retirement years
- Concerned about the financial impact of a critical or chronic illness

Identify The VUL Product

- Strong death benefits with dial-to specific guarantee component
- Income accumulation potential
- Accelerated living benefits
- Most competitive with 1035 transfer and short pay designs

Case Study

- Male, age 49, best health class
- Had two inforce WL policies accumulating for 15 years
- The combined cash value surrender amount equated to \$675,000 with \$2.7M face amount
- Client’s net worth had increased significantly since policy inception

Action Taken

- CIC had uncovered a new opportunity using a GVUL contract with one of our core carriers, while utilizing the same funding scenario as current WL policies.
- With a transfer of \$675k and the same premium schedule, the client was able to secure \$8.4M in death benefit guaranteed to age 100.

Contact CIC for More Information

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