

Flexible Limited Pay

Do you have clients like these?

Profile

- Age 30–65
- Reasonably good health based on Pan-American Life's underwriting guidelines
- Have funds that can be repositioned

Objectives

- Flexibility to change payment options as needs change
- High earners with expected earnings decrease with retirement or seeking financial protection from job loss
- Families looking for coverage without long-term payment schedules

Then here's a solution!

Pan-American Life's limited pay solution gives clients lifetime coverage that adapts to evolving needs by allowing them to set their own payment schedule, and the option to change it later.

While a traditional limited pay works well in certain client situations, many plans on the market lack flexibility in case of changing financial situations. Our solution differentiates itself in that the client can choose one solution and reconfigure as needs change.

See scenario on back



Who wouldn't find these benefits appealing: Guaranteed premium, guaranteed cash value, guaranteed death benefit, and guaranteed number of premiums? **But do you know what's not guaranteed?** People's life circumstances and the market.

Don't allow your clients to be "locked in" to a traditional limited pay configuration. Pan-American Life's flexible limited pay solution provides the client the freedom to pay more, pay less, or change their number of payments at any time.

Let's look at a scenario...



A 45-year-old male wants death benefit protection, but doesn't want to pay premiums in retirement. In an unpredictable economy, he doesn't know if he'll be able to retire in 10 or 20 years.

OPTION 1: FLEXIBLE 10-PAY SOLUTION					
Product	RPU Election	Guaranteed Death Benefit	Breakeven Point	Non-guaranteed Death Benefit	Breakeven Point
Horizon Value™ whole life with Flex Pay PUA Rider	10 years	\$113,000	14 years	\$137,000	9 years

OPTION 2: FLEXIBLE 20-PAY SOLUTION					
Product	RPU Election	Guaranteed Death Benefit	Breakeven Point	Non-guaranteed Death Benefit	Breakeven Point
Horizon Value whole life with Flex Pay PUA Rider	20 years	\$204,000	19 years	\$280,000	13 years

Unlike many carriers, the client can choose one solution, and then reconfigure as needed! Regardless of which solution he chooses, he'll have peace of mind knowing that he can move the building blocks of his plan at a later date.

Help your clients reach their objectives!

Contact **Sales Development** today at **1-800-323-7320** or **SalesDevelopment@palig.com** for a customized solution to meet your client's needs.