



We're focusing this month on retirement planning with life insurance, and we're examining how the strategies pertain to women. The numbers are clear: women face greater challenges when it comes to retirement planning, and their wants and needs are unique. The DBS Case Design Team has the experience you need to help you with more effective client meetings so that you can develop a plan that takes into account all their diverse concerns.

A female advisor on the East Coast working with DBS has a large clientele of professional business women, many of whom she meets through social or personal events.

The advisor was attending a Zumba class and happened to start talking about life insurance with another woman attending the class. The client expressed interest in getting more life insurance and our advisor said, "I do that!"

The two women scheduled to meet a few days later.

THE INITIAL MEETING

The advisor learned that her new client was 40 years old and had been working as a corporate attorney for the same company for over 10 years. She was very successful and earned a high income. She was married with 2 children.

Not only did she need more life insurance to provide a death benefit while her kids were still young, but she was also looking for a supplemental retirement plan. She had been maximizing her qualified plan. The client also actively invested in the stock market, so the advisor knew she had a higher risk tolerance than most.

THE RESULT

The advisor presented her with a Lincoln National Asset Edge Variable UL policy run at a 7% net rate of return, funding it with a \$1500 monthly premium to age 65.

This resulted in a \$750,000 increasing death benefit to age 65 and a projected supplemental retirement income starting at age 65 of almost \$65,000.

The client liked the idea very much and the advisor took the application. This case is currently pending underwriting at DBS.

We realize that not all clients - male or female - have an extra \$1500 per month to put into a life insurance policy. However, this concept works on a smaller scale too and serves as an excellent vehicle to grow cash value for retirement, tax deferred, while covering a death benefit need for the income earning years.

Contact your Dedicated DBS Case Design Analyst to learn more!