

Five reasons how **Hybrid Solution 100** can benefit you

- 1) Something new to talk about.** It's the perfect time to approach both new and existing clients who need permanent coverage today and are interested in opportunities to save tomorrow.
- 2) No surprises.** Variable premium that may adjust each anniversary to one of nine set premium amounts. Each premium amount is tied to an interest rate range determined annually based on an outside benchmark.
- 3) No apology necessary.** Selling a plan that is always currently priced lessens the worry that clients are locked into higher premiums when long-term interest rates go up.
- 4) Building value in your business.** Lifetime renewal commission of 2% based on the premium at each coverage anniversary.
- 5) Incentive to reach out.** Each year, whether there's a change in premium or no change at all, it's the perfect reason to update a client's financial picture and provide investment opportunities if premiums go down.

HYBRID

Responsive, Adaptable, Contemporary

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