



## Life Insurance One-Pager

Use this when a client needs coverage tied to the plan, not a product illustration.

### ■ Advisor Talking Points

- Life insurance replaces income or liquidity that would disappear at death.
- Start with the exposure: income years, debt, dependents, education, and business obligations.
- Term can fit temporary needs because the cost stays focused on the death benefit.
- Group life is a supplement; portability and benefit size need to be checked against the plan.
- Permanent insurance belongs in the conversation only when the need is lasting or clearly justified.

### ■ Mistakes to Avoid

- Using a multiple of income without testing the actual plan.
- Buying a short term because it is cheapest.
- Letting a permanent policy illustration drive the recommendation before the need is proven.

### ■ When to Refer

- Refer when the client needs help choosing a coverage amount, term length, carrier, or underwriting path.
- Refer when group coverage is being treated as the whole plan.
- Refer when an existing permanent policy needs a plain-language review.

#### How Aligned Path Helps

Bring us in when the plan says coverage is needed, group coverage is being overestimated, or a permanent policy needs a pressure test.

