



## Insurance Protection Options (IPO's) (Migrating Away From Transactional Requests)

### INSURANCE PROTECTION OPTIONS (IPO's)

- Not Transactional
  - Take on a Larger Advisory Role
  - Uncover the Needs
  - Client Retention
  - Backended Lump-Sum Option
  - Deferred Assets Under Management
  - Available on Term or Permanent
  - Earn 2x, 3x, 4x or More Commission

Male Preferred NS - Age	40	45	50
\$500,000 DB 20 YT	495	780	1,170
\$1,137,014 DB 20 YT w/\$3,000 mo. Income for 25 Years	1,042	1,656	2,531
\$1,561,690 DB 20 YT w/\$5,000 mo. Income for 25 Years	1,419	2,262	3,465
\$1,375,817 DB 20 YT w/\$3,000 mo. Income for 25 Years & \$500k Backend Lump Sum	1,254	1,997	3,056

For quote requests, contact:

Michael Inserra  
 Brokerage Support Specialist  
 908-756-9800 ext.125  
[michael.inserra@capitasfinancial.com](mailto:michael.inserra@capitasfinancial.com)