

## **Planning for the Future.**

Your clients have obviously given the future a great deal of forethought. Otherwise they would not have purchased an annuity from your company.

The last thing they would expect to happen is to die prematurely from an accident. Now, you can help them plan their future, even if this terrible scenario occurs.

An accidental death benefit will enhance your annuity product and allow it to respond in the unfortunate event an annuitant dies prematurely as the result of an accident.

It costs very little, but its value is priceless.



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## **Accidental Death Annuity Benefit**



**When money needs time to mature.**





# Accidental Death Annuity Benefits

When your client purchases an annuity, his goal usually is to save for retirement in a secure growth vehicle. He does not expect to die prematurely. If the unexpected should occur, most likely it will be due to an accident. In that case, an annuity offers no special benefit.

By adding an Accidental Death (AD) Benefit to your annuity, you can offer your clients a low cost alternative to ordinary life insurance. This provides an added level of protection for your clients and adds value to your product offering.

## Advantages

If an insured dies in an accident, the beneficiary will receive the AD benefit. This alleviates one of the more pressing concerns that arises at the sudden death of a wage-earner: meeting expenses at an already difficult time. Importantly, the annuity can be left in place for its intended use as retirement funding. This provides for the beneficiary's future and allows your company to continue investing these funds.

## Flexible Benefit Options

Consulting Services of Princeton can help you design a benefit that meets your company's and your clients' needs. We can provide Accidental Death Benefits of one to three times the annuity amount. We can also offer added benefits for common carrier accidents.

## Low Cost Protection

An Accidental Death Annuity Benefit is a low cost alternative or supplement to life insurance, as the following illustration shows.

### AD Annuity Program

#### Illustrative Cost Exhibit

Annuity Amount.....	\$100,000
Interest Rate.....	5%
Annual Interest.....	\$5,000
Net Annual AD Rate.....	\$.48/1000
Annual AD Premium.....	\$48.00
Net Interest.....	\$4,952.00
Net Interest %.....	\$4.95%

There are a variety of premium payment options. Premium may be paid by:

1. deducting the cost of insurance from the interest earned;
2. the insured upon purchase, thereby not reducing interest earned; or
3. the insurance company.

## Consulting Services of Princeton

CSP is involved in all forms of insurance and reinsurance to markets around the world. Built on a foundation of superior professional service, we offer help with all forms of Personal Accident and Occupational Accident products.

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