



---

*Good 2019 to you!*

---

*I trust you have started with a Bang! Let EDGE continue that success!*

Most agents offer EDGE injury benefits plans to prospects. No questions, no medicals, no financials, just a few minutes and instant coverage. Your client walks out of the office happy in the knowledge he or she is covered if a slip and fall happens on the way home.

Most young business owners relate easily to accidental injury especially if they engage in physical activities and sports. EDGE is designed for benefits beginning at the 1<sup>st</sup> day, and benefits payable for a long time. You already explain to your prospects and clients that EDGE insures their income and guarantees if they can't earn 80% of prior disability income after 3 years of regular occupation benefit payments, they will continue to receive their full monthly benefit; the **REAL** strength of the EDGE contract. However, EDGE does not offer a Cost of Living Adjustment Rider or an inflation protection rider...

How can you build in an **"inflation fighter"** for your clients? Add the Lifestyle Protection Enhancer for \$12/month. Your client has the assurance that should a serious or catastrophic claim exceed 60 months (5 years) of benefit payments, a lump sum of \$300,000 is paid.

This additional benefit offers your client peace of mind that a long-term claim, possibly to age 70, will in fact offer them protection for the potential erosion of the dollar value of the monthly benefit.

The TAX-FREE lump sum can be converted to a prescribed annuity to increase the monthly benefit.

Why not add the Lifestyle Protection Enhancer to your existing clients' policies and offer it to new applicants along with their guaranteed to issue injury plan?

***P.S. January is Bonus Month at EDGE!***

I look forward to getting together to share more ideas. I'll call soon for an appointment.

Yours truly,

*Blaine*

