

The Goal: High-Efficiency Risk Management

This document helps you explain to your agent why you are choosing a Telem-aligned strategy over traditional whole-life, standard term, or mutual products.

1. Why I want Decreasing Term

As I age, I have already "lived through" and paid for certain risk periods.

I want a death benefit that schedules down as past expenses are already paid for and (hopefully 😊) my personal net worth notches up. This ensures I am not overpaying for coverage I no longer require.

Avoid the Standard Term "Cliff" gamble of All or nothing at the end of the term.

2. The Power of Scheduled Benefits

Telem's framework focuses on Actuarial Feasibility of **Present Value**. By scheduling benefits, the carrier can earmark less and grow it at optimal rates.

You receive the "math savings" directly in the form of significantly lower premiums. No Lump-Sum saving headache for you.

3. Buy More for Less

By stripping away the "investment" bloat and leaning out the risk, you can afford a much larger death benefit than a traditional policy would allow for the same budget.

You ask, "If it's so cheap, why would anybody sell it to me?" We use a Proprietary Adjusted Load to account for lower risk base and still you save oodles of cash.

4. "Invest the Difference" (Total Control)

Traditional policies offer "cash value" that you often have to pay interest to borrow.

The Freedom: Take the money you save on our lower premiums and max out your 401k or personal brokerage. You get the growth, you keep the liquidity, and you aren't tied to a policy loan to access your own money.

5. No Mutual Subsidies

You are not a "charity case." In many mutual insurance setups, healthy, low-risk individuals subsidize the riskier pool.

The Telem Way: We use Risk Capacity Modeling and randomized health logic to ensure your costs are tied to your specific data. You pay for your risk, not everyone else's.

How to talk to your Agent:

*"I'm looking for a policy that functions as pure insurance. I've reviewed the **Telem Life Scheduler Model** and I want to focus on a decreasing term with scheduled benefits. I'm not looking for a mutual product or a cash-value 'nest egg'—I prefer to manage my own investments and keep my insurance costs transparent and low. Can you show me a product that matches these specs?"*