**Key Talking Points**

* Raise awareness of retirement and longevity challenges. Each statistic in the infographics provided has a timely and relevant story. How do they relate to your specific client(s)?
* Introduce the use of life insurance as an income stream – a new concept for many people.
* This is not your grandparent’s life insurance, for the first time the insured can use the death benefit while living. Life insurance with living benefits can play a role in your client’s retirement income strategy.
* For the first time, universal life insurance can help mitigate pre and post retirement risks, whether you 1) live too long, 2) die too soon or 3) get sick along the way.
* Learn more about living benefit riders that offer protection from unexpected illnesses