

## Accumulated Dividends Over \$10,000

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Hi \_\_\_\_\_ I'm just reaching out today because we have received an offer from our life company. They have found a more efficient parking spot for your accumulated dividends. We aren't going to touch the existing policy, that will continue to perform as always.

The dividends are currently sitting in a side account gathering about 3% interest. If we simply move that money into another guaranteed contract, you will get an additional free benefit that will grow at a higher interest rate, and you will still retain access, liquidity and control of the cash value.

It costs you nothing to take advantage of the offer, which seems like a total no brainer to me, but I wanted to get your okay to process the change and I can email it over to you for your approval. How does that sound?

- Height / Weight
- Were you born in Texas?
- What do you do for work (exclusions)?
- Verify beneficiaries (Name, Relationship)
- No major health issues since the last time we did this — Have you been diagnosed with anything? Any medication to manage a condition? Have you been recently hospitalized? What/where it's being treated / Who (Dr. / office)?