

A+ Rated Insurance Carriers



The Process

Your Job

Help me understand
your goals & needs

Provide information
& honest answers

Choose the budget

My Job

Explain, educate and
answer your questions

Find the carrier with
the best value & rates

Submit the application
& get you APPROVED!

UNDERSTAND YOUR NEEDS

Personal

What has you considering life insurance right now?

What has kept you from getting something in place before today?

Who are you looking to protect if something should happen to you?

Financial

How much life insurance coverage do you have in place as of today?

What do you want this coverage to do for you?

What would life look like for him/her if we can't get this coverage in force?

CHECK YOUR UNDERWRITING



Bloodwork is not required. Let's find out if you qualify.

What medications are you currently prescribed, and what conditions do they treat?

What medications have you been prescribed in the past?

What health conditions have you had in your past?

Are you taking any medications for mental health, lung issues, cancer, diabetes, stroke, heart conditions, or heart attack recovery?

Have you ever had any DUIs, felonies, or been on parole or probation?

Have you received three or more speeding tickets in the past five years?

SELECT YOUR STRATEGY

Option 1

Full Loan Payoff

Ideal age group:
20 - 40

Option 2

Partial Loan Payoff

Ideal age group:
40 - 70

Option 3

Equity Protection

Ideal age group:
70+

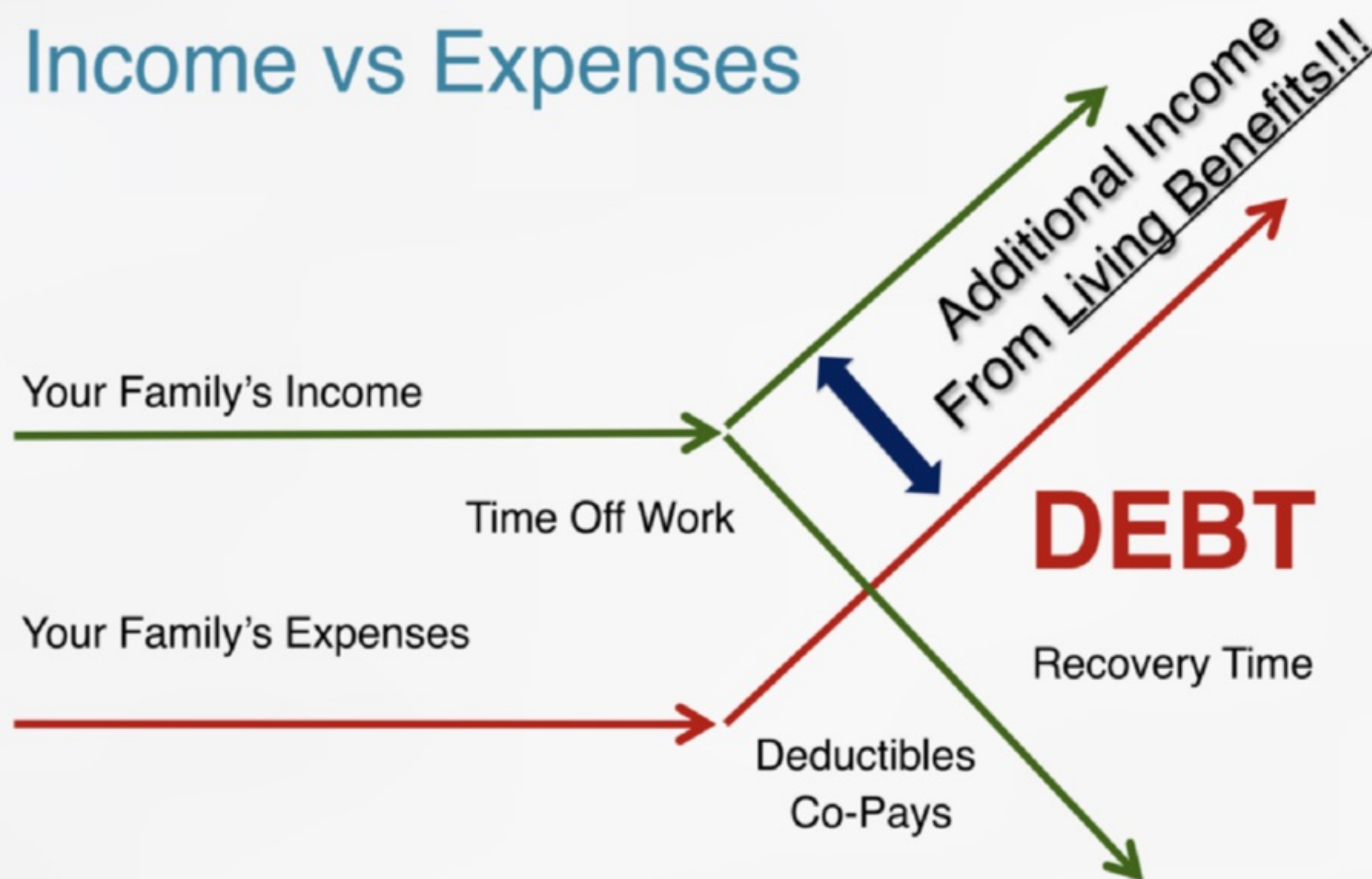
CHOOSE YOUR BUDGET

What is a comfortable range for now?

- Something small is better than nothing at all
- You can always add more coverage later
- After approval, you can adjust the coverage amount before the policy is issued

HOW LIVING BENEFITS WORK

Income vs Expenses



Cancer:	1.7M per year	#2 cause of death (1 in 4)	Avg. cost: \$150K
Heart Attack:	805K per year	90-97% Survival Rate	Avg. cost: \$21K
Stroke:	795K per year	Every 40 seconds	Avg. cost: \$19K

INDEXED UNIVERSAL LIFE (IUL)



Benefits

Permanent Coverage

Builds and grows cash value

Tax-Advantaged Growth

Tax-free payout to your
beneficiaries

Flexible Premiums

Less expensive than whole life

Policy Loans and Withdrawals

Zero Downside Risk

TERM

Benefits

Full Coverage

Least expensive

Up to 30 years

Payments never increase

Living Benefits

Tax-free payout to your
beneficiaries

EQUITY PROTECTION STRATEGY



The bank owns the loan, but the equity is 100% yours!

Your Mortgage Protection plan protects your equity!

Benefits:

Covers your mortgage payments for the critical period of 6-24 months

Ensures your equity goes to your loved ones, not the bank

Gives your loved ones time to make important decisions about your home

You have peace of mind knowing your equity is protected

FINAL EXPENSE

Benefits

Generous underwriting

Guaranteed coverage for life

Tax-free payout to your beneficiaries

Ideal ages: 50s to 80s

START YOUR APPLICATION

Submit the application for approval

- Yes/no medical questions
- Review and sign
- Instant approval or within a few days