



AN INTEGRITY  COMPANY

FFL APEX

QUICK
START
GUIDE



AN INTEGRITY II COMPANY

WHAT'S INCLUDED:

(TIP: print the whole packet out single-sided)

PAGE 1-2: RESOURCES

PAGE 3-6: CONTRACT TRACKER

PAGE 7: WEEKLY SCHEDULE

PAGE 8: DIAL TRACKER

PAGE 9-10: IN-HOME APPOINTMENT SETTING SCRIPT

PAGE 11-13: ONE-CALL-CLOSE SCRIPT: FEX

PAGE 14-19: ONE-CALL-CLOSE SCRIPT: GENERAL

PAGE 20: CREDIBILITY SHEET

PAGE 21: FINANCIAL INVENTORY

PAGE 22-27: WHOLE LIFE PRODUCTS

PAGE 28-31: TERM PRODUCTS

RESOURCES



AN INTEGRITY II COMPANY

TRAINING SITES

FFL-APEX.COM

FIND PHONE SCRIPTS, PRESENTATIONS, DOCUMENTS, TRAINING VIDEOS, ETC.

NEW AGENT BOOTCAMP --->

EVERYTHING YOU NEED TO KNOW FROM THE
PSYCHOLOGY OF THE SALE TO PRODUCT TRAINING

FFLAMS.COM

ALL THINGS ADVANCED MARKET SALES



LIVE DIAL TEAM

ApexDialTeam.com

JOIN TOP PRODUCERS SELLING LIVE

**IMPORTANT: LIVE DIALS ARE TO BE USED TO LEARN SCRIPTS AND OBJECTION HANDLING.
WHEN PRIVATE CLIENT INFORMATION IS BEING DISCUSSED, PLEASE MUTE YOUR
MICROPHONE.**

SUPPORTING SOFTWARE



#IN-HOME-HELP SLACK CHANNEL --->

(IMMEDIATE UNDERWRITING SUPPORT)



NEXTCARD DIGITAL BUSINESS CARD

(WWW.NEXTCARD.LIVE)



POLICY TRACKER

(Download a copy of this google doc to track your policies sold & issued --->
tinyurl.com/yu5jkrn4)



NIPR APP

(TRACK ALL LICENSING INFO. DOWNLOAD IN THE APP
STORE)

RESOURCES



AN INTEGRITY  COMPANY

BUILDING A TEAM

The one thing every successful agent says they wish they did differently is recruit sooner. It's never too early to start!

List 3 people you know that would be great at this and share them with your manager so they can help you plan a conversation.

1. Name: _____ Phone#: _____

2. Name: _____ Phone#: _____

3. Name: _____ Phone#: _____

Already have someone ready to get onboarded?
Submit their information here to get them rolling -->



Integrity Lead Center (ILC)

- Log in to www.familyfirstlife.com
- On the left-hand side, click on ILC
- Click "Order Leads" & navigate using the heat map

NON-RESIDENT LICENSES

If you are doing virtual sales, you should hold at least 5 non-resident licenses. Talk to your manager to decide which states are best for you. Apply for the licenses at NIPR.COM --> Apply for a new license

CARRIER PHONE NUMBERS

AMERICO: 800-231-0801
MUTUAL OF OMAHA: 800-867-6873
TRANSAMERICA: 877-234-4848
AIG/AMERICAN GENERAL: 800-677-3311
AMERICAN AMICABLE: 800-736-7311
AETNA: 866-272-6630
PROSPERITY: 855-321-2755
FORESTERS: 866-466-7166

STAY PLUGGED IN
FOLLOW US ON INSTAGRAM &
FACEBOOK

@FAMILYFIRSTLIFEAPEX



POST YOUR DAILY SALES ON SLACK



#daily-sales channel

CONTRACT TRACKER



AN INTEGRITY COMPANY

MY NPN:

CARRIER: AMERICO

PHONE #: 800-231-0801

AGENT #: _____

USERNAME: _____

PASSWORD: _____

ADDITIONAL NOTES:

- CONTRACT REQUESTED
- REGISTERED FOR ACCOUNT
- E-APP & QUOTING TOOL BOOKMARKED

CARRIER: PROSPERITY

PHONE #: 855-321-2755

AGENT #: _____

USERNAME: _____

PASSWORD: _____

ADDITIONAL NOTES:

- CONTRACT REQUESTED
- REGISTERED FOR ACCOUNT
- E-APP & QUOTING TOOL BOOKMARKED

CARRIER: AMERICAN AMICABLE

PHONE #: 800-736-7311

AGENT #: _____

USERNAME: _____

PASSWORD: _____

ADDITIONAL NOTES:

- CONTRACT REQUESTED
- REGISTERED FOR ACCOUNT
- E-APP & QUOTING TOOL BOOKMARKED



CONTRACT TRACKER

CARRIER: MUTUAL OF OMAHA

PHONE #: 800-867-6873

AGENT #: _____

USERNAME: _____

PASSWORD: _____

ADDITIONAL NOTES:

- CONTRACT REQUESTED
- REGISTERED FOR ACCOUNT
- E-APP & QUOTING TOOL BOOKMARKED

CARRIER: TRANSAMERICA

PHONE #: 877-234-4848

AGENT #: _____

USERNAME: _____

PASSWORD: _____

ADDITIONAL NOTES:

- CONTRACT REQUESTED
- REGISTERED FOR ACCOUNT
- E-APP & QUOTING TOOL BOOKMARKED

CARRIER: JOHN HANCOCK

PHONE #: 877-606-7779

AGENT #: _____

USERNAME: _____

PASSWORD: _____

ADDITIONAL NOTES:

- CONTRACT REQUESTED
- REGISTERED FOR ACCOUNT
- E-APP & QUOTING TOOL BOOKMARKED



CONTRACT TRACKER

CARRIER: AETNA

PHONE #: 866-272-6630

AGENT #: _____

USERNAME: _____

PASSWORD: _____

ADDITIONAL NOTES:

- CONTRACT REQUESTED
- REGISTERED FOR ACCOUNT
- E-APP & QUOTING TOOL BOOKMARKED

CARRIER: FORESTERS

PHONE #: 866-466-7166

AGENT #: _____

USERNAME: _____

PASSWORD: _____

ADDITIONAL NOTES:

- CONTRACT REQUESTED
- REGISTERED FOR ACCOUNT
- E-APP & QUOTING TOOL BOOKMARKED

CARRIER: AIG/COREBRIDGE

PHONE #: 800-677-3311

AGENT #: _____

USERNAME: _____

PASSWORD: _____

ADDITIONAL NOTES:

- CONTRACT REQUESTED
- REGISTERED FOR ACCOUNT
- E-APP & QUOTING TOOL BOOKMARKED



AN INTEGRITY COMPANY

CONTRACT TRACKER

CARRIER:

PHONE #: _____

AGENT #: _____

USERNAME: _____

PASSWORD: _____

ADDITIONAL NOTES:

CONTRACT REQUESTED

REGISTERED FOR ACCOUNT

E-APP & QUOTING TOOL
BOOKMARKED

CARRIER:

PHONE #: _____

AGENT #: _____

USERNAME: _____

PASSWORD: _____

ADDITIONAL NOTES:

CONTRACT REQUESTED

REGISTERED FOR ACCOUNT

E-APP & QUOTING TOOL
BOOKMARKED

CARRIER:

PHONE #: _____

AGENT #: _____

USERNAME: _____

PASSWORD: _____

ADDITIONAL NOTES:

CONTRACT REQUESTED

REGISTERED FOR ACCOUNT

E-APP & QUOTING TOOL
BOOKMARKED



WEEKLY SCHEDULE

AN INTEGRITY COMPANY

MONDAY - SATURDAY DIAL/SALE DAYS

JOIN TOP PRODUCERS TO FILL YOUR SCHEDULES LIVE ALL DAY

APEXDIALTEAM.COM

IMPORTANT: LIVE DIALS IS TO BE USED TO LEARN SCRIPTS AND OBJECTION HANDLING. WHEN PRIVATE CLIENT INFORMATION IS BEING DISCUSSED, PLEASE MUTE YOUR MICROPHONE.

MONDAY - BASE SHOP BUILDER'S CALL

LEARN HOW TO BUILD AND SCALE YOUR BUSINESS AT 9AM PT / 12AM ET



JOIN AT: familyfirstlife-meeting.com

WEDNESDAY - SUBMIT NUMBERS

SUBMIT YOUR SALES FROM THE PAST WEEK BEFORE

SUBMIT AT: ^{MIDNIGHT} APEXSUBMIT.COM

FRIDAY - THE NEXT LEVEL LIVE

FFL CORPORATE TRAINING ON FACEBOOK LIVE AT 8AM PT / 11AM ET



JOIN AT: FFL-LIVE.COM



AN INTEGRITY COMPANY

DIAL TRACKER

Name: _____ Week of: _____

Number of dials: /= No contact X= Appointment set

																				25
																				50
																				75
																				100
																				125
																				150
																				175
																				200
																				225
																				250

Appointments set:

Number of resources: _____

Life AP: _____

Number of sits:

Annuity AP: _____

Commissions (paid) _____

Appointments sold:

Interviews: _____

Contracts: _____

Pre Licensing: _____

Close ratio % _____

Goal reached from prior week Circle one: YES / NO

Goal for next week (AP): _____



PHONE SCRIPT: IN-HOME APPOINTMENT SETTING

Hello, _____ [prospect's name]? Hi, _____ [prospect's name], this is _____ [your name] and I am giving you a call regarding the mortgage protection response card you sent in on your loan through _____ [bank name]. Again, I'm calling because this is the type of coverage that if anything happens to you (or your wife) the entire mortgage gets paid off for you and your family, and that's what y'all are looking for, right? Perfect!

Now, I have your address listed as _____ [read off address]? Great. And the loan amount is _____ [loan amount]? Perfect, is this a new home purchase or refi? What is the new monthly mortgage payment? And you put down your date of birth as _____? And your wife's as _____? Great.

Now, I get quite a few of these responses per week so I need to do a little screening health-wise.... are you and your wife in good health? Great!

In the last 7 years have you been treated for any of the following: Cancer, heart attack, stroke, heart failure, COPD, diabetes requiring Insulin?

Okay, great. (Or, "no problem" if they list one).

How about the small stuff like high blood pressure, cholesterol, anxiety/depression, thyroid? Ok, great! (or, "no problem" if they list one. Ask about meds).

So, listen _____ [prospect name], the reason I was asking you all of those questions is because I am a broker. What that means for you is that I am going to shop and customize the best plan to fit your situation and, most importantly, your budget. So, what I do for all of my clients is set up 15-20 minutes at the most to get together, go over all of your options, answer all of your questions of course, and if you see something you like, great! If not, no problem! Fair enough? I'm going to be in your area _____ and _____ this week. It looks like I have something open on _____ at _____ or _____ at _____.

Which one of those times works best for you?

PHONE SCRIPT: IN-HOME APPOINTMENT SETTING



Now _____ [prospect's name] the address to your house, the numbers, where will I find those? On the house, the mailbox, or the curb? Awesome, I'm going to send you a text message with all of my contact information and the day and time that we set, so if there's any issue just shoot me a text and we'll recoordinate our schedules for a different time. Look for that in about 2 minutes.

No news is good news, so if I don't hear from you I look forward to seeing you and _____ on _____day and time!

PHONE SCRIPT: ONE-CALL-CLOSE FINAL EXPENSE



Hey _____ (client)? Hey (client), this is _____(agent). I was just getting back to you about the life insurance plans you requested through _____ (lead source).

I'm the agent assigned to help take care of this for you and your family.
How's your day going so far? Great!

Real quick, I've got your DOB as _____? Perfect. And your address is _____? Great.

Now is this your house phone or cell? (if house phone get cell). Does it receive text messages? Ok perfect, I'm going to send you over a picture of my business card so you can see who you're working with, and most importantly, my NPN which is my business SS#. They only let you have one of these if you do right by every client you serve so you can feel really good about working with me. I just sent it- let me know when you receive it.

Now tell me are you working or retired? If retired: Is your source of income social security or pension like most of my clients? What is your monthly income?
Do you own your home or rent? If own- Do you have a mortgage. If rent- What is your rent?
(Make a subtle comment about it being affordable)

Now, do you have final arrangements in mind? Burial or cremation? What does a _____ (burial or cremation) cost in _____ (be specific, if Dallas say Dallas, if Santa Fe say what does a funeral cost in Santa Fe)
Thank you that helps me plan for your specific situation.

My goals with you today _____ (client) are simple and 3-fold.
1) to show you something you qualify for based on your age and health
2) to show you something you can afford
3) to show you something you completely understand

If we can accomplish these 3 things today, what I've found is that my clients feel really good about moving forward with getting coverage.

PHONE SCRIPT: ONE-CALL-CLOSE FINAL EXPENSE



AN INTEGRITY COMPANY

Now, tell me about your health. In the last two years have you had any-
Heart attacks, strokes, TIAs, stints, or pacemakers?

Cancer?

Diabetes?

Lupas?

COPD?

Kidney or liver disease?

[If they say yes to anything, ask what medications they are taking and
write them down.]

[Refer to product cheat sheets to see what product to lead with.
Generally we lead with Americo, Prosperity, and AmAm. If you have any
questions, submit your question and include meds on the in home help
channel on slack]

Place on 30 second hold if needed while quoting.

Perfect, now that I have the full picture of your situation, let's go over
your options. The type of coverage that's best for you is called Whole
Life. If we can get you approved for it today, you won't ever have to deal
with life insurance again.

Based on what you shared with me, we're going to go with a company
called _____.

Read some of the benefits from the product from the cheat sheet.

Show them 3 options-

- 1) 20% less than they said the cost of the funeral was
- 2) The cost they told you
- 3) 50% more than the cost they told you

Out of these options which one is going to give you the peace of mind
you were looking for?

PHONE SCRIPT: ONE-CALL-CLOSE FINAL EXPENSE



AN INTEGRITY COMPANY

Great, now we need to do an application to see if you “#1” qualify so I’m going to start that process now. If we can't get you approved with this company, no worries, remember I'm a broker so we have other options we can try.

Complete application

If approved- Great news- the insurance company has approved you for this coverage and your coverage starts immediately. Your first payment will be drafted on _____. Please share my information with _____(the beneficiary) so that I can help them through every step of the process when the unfortunate day does come. Please be sure to save my information, as I'll be your agent for life!

If not approved- Unfortunately due to some of your health issues, you were not approved through this company, however I have another great company we can get you coverage with. It's important that we lock this in today before any other health issues arise that will make it even harder for you to get coverage.

PHONE SCRIPT: ONE-CALL-CLOSE GENERAL



1. PHONE SCRIPT INTO PRESENTATION

Hi ____ this is _____ calling about the request you filled out for information on life insurance.

You listed your date of birth as _____. Is that correct? Perfect. I'm the licensed agent assigned to your case. We're doing everything virtually now, so it only takes about 10 minutes. Go ahead and grab a pen and paper so we can get this out of the way.

2. GET CREDIBILITY

I want you to write down my information:

- My name is _____.
- My National Producer Number is _____. That's kind of like my business SS#. They only give these to licensed agents that do right by their clients, so you can feel real good about doing business with me.

3. POWER QUESTIONS: (AS NEEDED)

- Are you home and sitting somewhere you can write down some numbers?
- Do you have a good email that you can use while we are on the call if I send some information over to you?
- Does this phone receive text messages as well?
- Have you been trying to get this set up for awhile now, or am I the first person you've been able to talk to about this?
- Do you currently have any active life insurance now?
- Have you ever been declined for life insurance before?
- Are you working full time, or are you retired? If on SSI: Ok, and that's being deposited into your bank account like most people, or do they put that on your direct express card?

PHONE SCRIPT: ONE-CALL-CLOSE GENERAL



4. EXPLAIN THE PROCESS

Now the way this works is very simple. My job is a little different from the sales reps we send out to you. I'm going to ask you about 5 medical questions, and depending on how you answer those, it will give me a good idea of which companies will decline you and which ones might approve you.

Once we pull up some options for you, we will look to see which company is offering you the best rates. And at that point, we will submit an application to see if we can get you approved for coverage.

5. FIND THEIR WHY

Now, people typically fill this out for one of 3 reasons:

1. To cover their funeral and final expenses
2. To cover large loans, like maybe a mortgage
3. For legacy purposes or income replacement

Which of these was your main concern?

Ok, and as of right now, if something happened to you today, who is responsible for helping with your final arrangements? Are they local? Could they be here quickly to take care of these things? Are they working full-time? Do they have children of their own?

So it sounds to me like the reason you filled this out was because the last thing you would want is for something to happen to you and for ____ (beneficiary) to have to figure out how to _____ (paint the picture)

PHONE SCRIPT: ONE-CALL-CLOSE GENERAL



AN INTEGRITY COMPANY

6. MEDICAL QUESTIONS:

In the last 7 years have you had any-

- Heart attacks, strokes, TIA, or stints?
- Cancer?
- Diabetes (pill vs insulin)?
- Neuropathy?
- High blood pressure?
- Lulas/RA, asthma, COPD (Albuteral vs. Corticosteroid)?
- Thyroid issues?
- Anxiety-depression?
- Liver or kidney disease?

[If yes, ask for medications]

So based on your medical questions, I'm not sure if we'll be able to get you approved or not, but luckily there are a lot of companies out there we can try.

[Place on 30 second hold if needed to ask for help in slack]

7. PITCH 3 OPTIONS

So, I have put your information into the system and the best type of coverage for you is called _____. (choose coverage type below and read)

- Whole Life: Now, luckily you're still in the age range to be able to qualify for this and it's the most popular type of coverage. Whole life is a plan that lasts your whole life. The great thing about it is if we can get you approved for it today, you won't ever have to deal with life insurance again. Now the reason it's so popular is because the way it works is kind of like a savings account. So any money you ever spend on this program is still your money, it grows with a cash value and earns a small interest rate. So 5, 10 years from now if you have an emergency and you need to tap into the account, you have the option to do that. So, that money isn't being thrown away- it's still your money. Does that make sense?
 - Would you like to be buried or cremated?
 - How much does a _____ (burial/cremation) cost out there?

PHONE SCRIPT: ONE-CALL-CLOSE GENERAL



AN INTEGRITY COMPANY

- Term: Now, luckily you're still in the age range to be able to qualify for this. This is a big deal because this is the most popular type of coverage. With this plan, you get a lot more coverage for a much cheaper price. Now the cool thing about this plan is, if we are able to get you approved for it, it locks in your rates. So you don't have to worry about the price going up every 5 years. It will stay the exact same the entire time. Does that make sense?
 - Ballpark your monthly mortgage payment for me.
 - How much do you have left to pay on the house?
 - What's your monthly income? Your spouse's?
- Cash Back Term: Now, luckily you're still in the age range to be able to qualify for this. This is a big deal because this is the most popular type of coverage. It comes with a 100% guarantee. It lasts for ____ years. Now during that time, if anything happens to you, it pays out to your family. If nothing happens to you, and you outlive the policy, they return 100% of every dollar you ever spent on it. And lastly, it has built-in living benefits which means if you have any critical, chronic, or terminal illnesses (things such as heart attack, stroke, cancer), this policy will actually pay out to you while you're still alive. So this would replace your income. With this plan there is no way to lose, which is why everyone wants it. Now, if we are able to get you approved for it, it locks in your rates. So you don't have to worry about the price going up every 5 years. It will stay the exact same the entire time. Does that make sense?
 - Ballpark your monthly mortgage payment for me.
 - How much do you have left to pay on the house?
 - What's your monthly income? Your spouse's?

[Place on 30 second hold to ask for help in slack if needed & generate quotes]

PHONE SCRIPT: ONE-CALL-CLOSE GENERAL



So go ahead and write down: (order from largest to smallest)

- Coverage amount 1 (WL- 50% more than average they gave, Term- 100%)
- Coverage amount 2 (WL- the average they gave you, Term- 50%)
- Coverage amount 3 (WL- 20% less than # they gave you, Term-NA)

Now, next to (coverage amount 1) write down (price).

- This plan is for people who are really smart with their money and want to lock in the max amount of coverage now, so they can save money. Because the older you get, the more expensive life insurance becomes.
 - WL- Now this option comes with a built-in Funeral and Final expense benefit, and it also provides enough for income replacement. So this will give ____ (beneficiary) the ability to have some breathing room until they figure out the next steps.
 - Term- Now this option will cover the whole mortgage so that ___(beneficiary) doesn't have to worry about the cost of the house at all when the worst day comes.

Now next to (coverage amount 2) write down (price).

- Now this is one of the most popular plans. This is for people who want to take care of their family, but have a more strict budget.
 - WL- This plan covers both the funeral and final expenses. Most of the time, we don't just die in our sleep. We usually end up in a hospital bed, racking up medical bills on our way out. So this will cover the funeral, plus maybe any medical bills that pop up in the mail 3 months later.
 - Term- This plan will cover your proportional halves of the mortgage and will give ___(beneficiary) some breathing room while he or she figures out what to do next.

PHONE SCRIPT: ONE-CALL-CLOSE GENERAL



AN INTEGRITY COMPANY

Next to (coverage amount 3) write down (price).

- WL ONLY- Lastly this is our starter program. This was built for people on fixed incomes or unemployment. It was created because they knew it was affordable for everyone, and they wanted to make sure that, bare minimum, we had our final expenses covered and aren't being irresponsible about leaving that burden on someone else. This plan will just cover the funeral/cremation.

8. APPLICATION

Now, like I said before, unfortunately I don't make the final decision. The insurance company does that. So we will need to submit an application to see if you can even qualify for this. But if you are able to qualify, would you like to leave your family with \$____, \$____, or \$_____.

Ok, I'll try my best to get you approved. The application takes about 10 minutes, and we will know immediately if you're approved or not. I'll pull that up now. Spell your first name for me...(complete the app)

9. CLOSE

If approved- Great news- the insurance company has approved you for \$_____ of coverage and your coverage starts immediately. Your first payment will be drafted on _____. Please share my information with _____(the beneficiary) so that I can help them through every step of the process when the unfortunate day does come. Please be sure to save my information, as I'll be your agent for life!

If not approved- Unfortunately due to some of your health issues, you were not approved through this company, however I have another great company we can get you coverage with. It's important that we lock this in today before any other health issues arise that will make it even harder for you to get coverage.



OUR CARRIERS



WHAT WE DO:



MORTGAGE PROTECTION

Do you have a plan to pay your mortgage in the event of your death? Don't lose your family's most valuable asset due to poor planning.



LIFE INSURANCE

How much coverage is enough? Make sure your family is protected with enough coverage to provide for them when you are gone.



FUTURE INCOME PLANNING

Are you concerned with market volatility? There is a little known secret to keep your money safe during market corrections.

THREE OBJECTIVES: Affordable | Comfortable | See If You Qualify

Mortgage/Rent: _____ Mortgage Term: 15 | 20 | 30 Refi or Purchase

House Value: _____ Monthly Payment: _____

Equity: _____ Do you pay extra toward mortgage to pay off loan early? Y/ N _____

Name: _____ Age: _____
Occupation: _____
Monthly Income: _____
Medications: _____ Smoker: Y / N
Surgeries: _____
Family: _____

Name: _____ Age: _____
Occupation: _____
Monthly Income: _____
Medications: _____ Smoker: Y / N
Surgeries: _____
Family: _____

Medical Conditions: Heart Attack / Stroke / TIA / Cancer / Stints / Diabetes (Pills vs Insulin) / Neuropathy / HBP / Lupas/RA / Asthma & COPD (Albuterol vs Corticosteriod) / Thyroid / Anxiety-Depression / Kidney or Liver Disease

What do you have to offset the cost of the mortgage when you die? Amount: \$ _____

401K | IRA | STOCKS | BONDS | MUTUAL FUNDS | C.D.'S | SIGNIFICANT SAVINGS

Do you have life insurance? Y / N - Private / Work

If Yes, with who and how much? _____ Beneficiary: _____

Do you have identity theft protection? Y / N Do you have a will? Y / N Last updated? _____

Do you have any unsecured debts? If Yes, Total Amount: \$ _____

CREDIT CARDS
- Department Stores
- Gas

LOANS
- Personal / Student
- Business

MEDICAL BILLS
TIMESHARE PROPERTIES
COLLECTION ACCOUNTS

What most people do is they want to put something in place, so that if you died or became disabled yesterday, money would come in the family today to take care of the mortgage.

We can't decide right now but if you were to qualify, which option would be the most comfortable for you?

PROSPERITY

NEW VISTA WHOLE LIFE

AGES 50-80

\$1,500-\$35K IN COVERAGE

● **PERMANENT COVERAGE**

● **DEATH BENEFIT GUARANTEED TO REMAIN LEVEL**

● **PREMIUMS STAY AT A LOCKED IN RATE**

● **PASSES ON TO BENEFICIARY OF YOUR CHOICE**

● **AVOIDS PROBATE**

Tips-

- Lead with this- great rates
- E-mail verification
- OK for COPD (will be graded)

● **DEATH BENEFIT IS PAID OUT TAX FREE**

● **OPTION FOR DOUBLE ACCIDENTAL DEATH RIDER**

● **LIVING BENEFITS & BUILDS CASH VALUE**

● **COVERAGE STARTS IMMEDIATELY AFTER APPROVAL**

GRADED COVERAGE:

● **YEAR 1 - 30% DB, YEAR 2 70% DB, YEAR 3 FULL DB**

MODIFIED COVERAGE:

● **YEAR 1 - 110% ANNUAL PREMIUM, YEAR 2 231% AP, YEAR 3 FULL DB**



EAGLE PREMIER WHOLE LIFE

● **PERMANENT COVERAGE**

AGES 40-85

\$5K- 40K IN COVERAGE

● **DEATH BENEFIT GUARANTEED TO REMAIN LEVEL**

● **PREMIUMS STAY AT A LOCKED IN RATE**

● **PASSES ON TO BENEFICIARY OF YOUR CHOICE**

● **AVOIDS PROBATE**

Tips-

- Easy text verification
- Use when client's on blood thinners or has heart issues

● **DEATH BENEFITS IS PAID OUT TAX FREE**

● **DEATH BENEFIT DOUBLE FOR ACCIDENTAL DEATH**

● **LIVING BENEFITS**

● **COVERAGE STARTS IMMEDIATELY AFTER APPROVAL**

● **SMOKERS GET AN INCENTIVE TO QUIT SMOKING AND GET NON SMOKING RATES**

Tips-

- Use if declined with Prosperity & Americo
- E-mail or voice verification



AMERICAN-AMICABLE
GROUP OF COMPANIES

SENIOR CHOICE WHOLE LIFE

- **PERMANENT COVERAGE** AGES 50-85 (Family Choice for younger)
\$2.5K- 35K IN COVERAGE to age 75, 20K to age 85
- **DEATH BENEFIT GUARANTEED TO REMAIN LEVEL**
- **PREMIUMS STAY AT A LOCKED IN RATE**
- **PASSES ON TO BENEFICIARY OF YOUR CHOICE**
- **AVOIDS PROBATE**
- **DEATH BENEFITS IS PAID OUT TAX FREE**
- **DEATH BENEFIT DOUBLE FOR ACCIDENTAL DEATH**
- **LIVING BENEFITS & BUILDS CASH VALUE**
- **COVERAGE STARTS IMMEDIATELY AFTER APPROVAL**
- **GRADED COVERAGE (SC ONLY) : YEAR 1 30% DB, YEAR 2 70% DB, YEAR 3 FULL DEATH BENEFIT**
- **MODIFIED COVERAGE: YEAR 1 -3 110% PREMIUMS PAID, YEAR 3 65 OR OLDER FULL DB**

Tips-

- Use if EVERYONE else declines



GUARANTEED ISSUE WHOLE LIFE (GIWL)

- **PERMANENT COVERAGE**
- **DEATH BENEFIT GUARANTEED TO REMAIN LEVEL**
- **PREMIUMS STAY AT A LOCKED IN RATE**
- **PASSES ON TO BENEFICIARY OF YOUR CHOICE**
- **AVOIDS PROBATE**
- **DEATH BENEFITS IS PAID OUT TAX FREE**
- **BUILDS CASH VALUE**
- **LIVING BENEFITS**
- **COVERAGE STARTS IMMEDIATELY AFTER APPROVAL**
- **GRADED COVERAGE: YEAR 1-2 110% PREMIUMS PAID, YEAR 3 FULL DEATH BENEFIT**

Tips-

- Use for people ages 86-89

aetnaSM

ACCENDO WHOLE LIFE

● **PERMANENT COVERAGE**

AGES 40-89

\$2K-50K IN COVERAGE

● **DEATH BENEFIT GUARANTEED TO REMAIN LEVEL**

● **PREMIUMS STAY AT A LOCKED IN RATE**

● **PASSES ON TO BENEFICIARY OF YOUR CHOICE**

● **AVOIDS PROBATE**

● **DEATH BENEFITS PAID OUT TAX FREE**

● **OPTION FOR DOUBLE ACCIDENTAL DEATH RIDER**

● **LIVING BENEFITS**

● **BUILDS CASH VALUE**

● **COVERAGE STARTS IMMEDIATELY AFTER APPROVAL**

● **MODIFIED COVERAGE: YEAR 1 -2 110% PREMIUMS PAID, YEAR 3 6 FULL DEATH BENEFIT**



Mutual of Omaha

LIVING PROMISE WHOLE LIFE

AGES 45-85

\$2K-\$40K IN COVERAGE

- **PERMANENT COVERAGE**
- **DEATH BENEFIT GUARANTEED TO REMAIN LEVEL**
- **PREMIUMS STAY AT A LOCKED IN RATE**
- **PASSES ON TO BENEFICIARY OF YOUR CHOICE**
- **AVOIDS PROBATE**
- **DEATH BENEFITS PAID OUT TAX FREE**
- **OPTION FOR DOUBLE ACCIDENTAL DEATH RIDER**
- **BUILDS CASH VALUE**
- **LIVING BENEFITS**
- **COVERAGE STARTS IMMEDIATELY AFTER APPROVAL**

Tips-

- Well priced product- use if clients are price shopping.

Tips-

- Default to this
- Does not accept pain pills or insulin diabetics

AMERICO

TERM 100/ 125 / CBO

- **COVERAGE FOR A SET TERM** AGES 20-75
\$25K- \$450K in COVERAGE
- **DEATH BENEFIT GUARANTEED TO REMAIN LEVEL**
- **PREMIUMS STAY AT A LOCKED IN RATE**
- **PASSES ON TO BENEFICIARY OF YOUR CHOICE**
- **AVOIDS PROBATE**
- **DEATH BENEFITS IS PAID OUT TAX FREE**
- **ADDITIONAL 25 - 50 % ACCIDENTAL**
- **POLICY GOES WITH YOU NO MATTER WHERE YOU MOVE TO**
- **COVERAGE STARTS IMMEDIATELY AFTER APPROVAL**
- **CASH BACK OPTION: 50 - 100% OF PREMIUMS BACK TAX FREE**

PROSPERITY

FAMILY FREEDOM TERM

AGES 18-75

\$50k-500K IN COVERAGE,
dependent on age

● **COVERAGE FOR A SET TERM**

● **DEATH BENEFIT GUARANTEED TO REMAIN LEVEL**

● **PREMIUMS STAY AT A LOCKED IN RATE**

● **PASSES ON TO BENEFICIARY OF YOUR CHOICE**

Tips-

● **AVOIDS PROBATE**

- Default to this
- Don't take insulin diabetics
- Does take pain pills

● **DEATH BENEFIT IS PAID OUT TAX FREE**

● **OPTION TO ADD ACCIDENTAL COVERAGE**

● **LIVING BENEFITS**

● **COVERAGE STARTS IMMEDIATELY AFTER APPROVAL**

● **CONVERTIBLE TO A PERMANENT POLICY WITHIN 10 YEARS OF OWNING POLICY OR BEFORE AGE 75**



AMERICAN-AMICABLE
GROUP OF COMPANIES

HOME PROTECTOR / **TMS TERM**

AGES 18-75 (depending on product & term)

\$25-500K IN COVERAGE (depending on product, age, & term)

- **COVERAGE FOR A SET TERM**
- **DEATH BENEFIT GUARANTEED TO REMAIN LEVEL**
- **PREMIUMS STAY AT A LOCKED IN RATE**
- **PASSES ON TO BENEFICIARY OF YOUR CHOICE**
- **AVOIDS PROBATE**
- **DEATH BENEFIT IS PAID OUT TAX FREE**
- **OPTION TO ADD ACCIDENTAL COVERAGE**
- **LIVING BENEFITS**
- **COVERAGE STARTS IMMEDIATELY AFTER APPROVAL**

Tips-

- Home Protector if have mortgage
- TMS if don't have mortgage
- Use as fall-back if declined through Prosperity and Americo



Mutual of Omaha

Tips-

- Use only at guidance of upline

TERM LIFE TERM

- **COVERAGE FOR A SET TERM**
- **DEATH BENEFIT GUARANTEED TO REMAIN LEVEL**
- **PREMIUMS STAY AT A LOCKED IN RATE**
- **PASSES ON TO BENEFICIARY OF YOUR CHOICE**
- **AVOIDS PROBATE**
- **DEATH BENEFIT IS PAID OUT TAX FREE**
- **OPTION TO ADD ACCIDENTAL COVERAGE**
- **LIVING BENEFITS**
- **COVERAGE STARTS IMMEDIATELY AFTER APPROVAL**
- **RETURN OF PREMIUM OPTION: IF YOU OUTLIVE YOUR POLICY TERM PERIOD YOU RECEIVE ALL YOUR PREMIUMS BACK TAX FREE**