

Business Overview



Who we are and what we do

We are independent brokers who are contracted with multiple Financial and Life Insurance companies.



AMERICO



ALICO
AMERICAN-AMICABLE
GROUP OF COMPANIES



Foresters
Financial



AIG



Mutual of Omaha



aetna



John Hancock



Vitality



TRANSAMERICA
LIFE INSURANCE COMPANY



PROSPERITY
LIFE GROUP

Advantages of Being a Broker Over a Captive Agent

- Captive agents work for one specific company. If the client cannot qualify for coverage with that company due to preexisting health conditions, the captive agent can no longer help them.
- As a broker, you work for the client to help them find the best company and option according to their need, health and budget. With a wider tool-box of companies and products to offer the client, you can pivot according to the need or situation. For example, if Mary is denied by Mutual, Americo, and Aetna for congestive heart failure that she had 3 years ago, Prosperity will approve her with day one coverage. Many times, a broker can also find a better policy for a client with more coverage and benefits at a lower rate than the policy they currently have.



As an Independent Broker, you can choose to treat this industry in two different ways:

- 1) **PERSONAL PRODUCER.** As a personal producer, you can simply make a good living for you and your family on your own schedule and build your own book of business without the responsibility of building a team.
- 2) **AGENCY BUILDER.** As an Agency Builder, you take on a leadership role where you will hire, mentor and train new agents to make money as you have also learned to do. Building a team offers extra channels of passive income and bonuses.

What We Offer: LIFE INSURANCE

- ❖ **Term and Whole life Insurance:** Life Insurance pays out a lump sum death benefit to the beneficiary upon the death of the insured.
- ❖ **Term Life Insurance** lasts for a period of 10, 15, 20, 25 or 30 years then expires. Some Term policies come with a cash back option where all premiums paid during the term are refunded to the owner if they outlive the term period. The cash back option pays your family if you pass away or pays you back if you live. Term policies are ideal for covering a mortgage, auto loan or providing replacement income for children up to adulthood.
- ❖ **Whole Life Insurance** never expires as long as premiums are paid, and the rate is locked in so that it never goes up during the insured's lifetime. In addition, this policy has a savings account inside of it that builds with interest as you make the monthly premiums.

Living Benefits

In addition to the life insurance, our policies come with 'Living Benefits' at no additional cost. Depending on the policy, if the insured is diagnosed with a terminal illness, has major organ, kidney or liver failure, a heart attack, stroke, or a qualifying disability, they can get a portion or all of their death benefit ***while they are still alive***. This greatly helps to cover long term care costs, bills, and maintain the family's lifestyle if they cannot work due to their condition. Many times, living benefits can help the insured pay for the proper medical treatment that their health insurance won't cover.

How You Get Paid

- In Life Insurance, your pay is based off the Annual Premium of a policy. For example, if a client's payment is \$100 a month, then the annual premium for this policy would be \$1,200. From there, you get a percentage of the annual premium based on your Commission Level. For example:
- If you are at an 80% commission level, you earned \$960.
- If you are at a 100% commission level, you earned \$1,200.
- If you are at a 120% commission level, you earned \$1,440.
- If you are at 145% commission level, you earned \$1,740...All from this one policy alone. Promotions are earned by your personal or team production.
- If you help one family a week, just multiply those numbers by 4 and that's the amount of extra income you can make in a month.
- Pay outs are typically 48 hours to 4 days from the policy's effective date via direct deposit.

Residuals (Passive Income)

When you sell a life insurance policy, you will get paid the first-year premium upfront, BUT your pay doesn't end there. After the policy has been active for a year, you will start to receive 2%-7% of the yearly premiums every birthday of the policy.

So, let's say that you wrote a \$1,200 policy in January that has a 3% renewal rate. Starting in January of the next year, you will start to receive \$36 a year in passive income from that one policy residual alone. But let's say that you helped 10 families on your first month with the same policy. You would start receiving \$360 in passive income every year on that same month.

January 2024 (Year 1 @ 100% Full Commission)	January 2025 (Year 2 @ 3% Residual)	January 2026 (Year 3 @ 3% Residual)
1 Policy @ \$1,200 Annual Premium Paid = \$1,200	1 Policy = \$36	1 Policy = \$36
10 Policies @ \$1,200 Annual Premium Paid Each = \$12,000	10 Policies = \$360	10 Policies = \$360

What We Offer:

Fixed Indexed Annuities (Retirement)

The closer someone gets to retirement, the more their retirement accounts and investments need to be secured and protected from market loss so that it's there when they need it.

A Fixed Indexed Annuity lets you transfer your existing investments or unsafe retirement accounts into it, in which it will continue to grow with market gains without suffering from market losses.

HOW WE GET PAID: Let's say that your client has \$250,000 in a 401K and decides to protect it by rolling his money into a Fixed Indexed Annuity. When the Annuity is funded and finalized, you will receive a 5% commission of the full rollover amount. In this case, you just made \$12,500 by helping this one client protect and grow their retirement income at no cost.

OPTIONS FOR YOUR MONEY

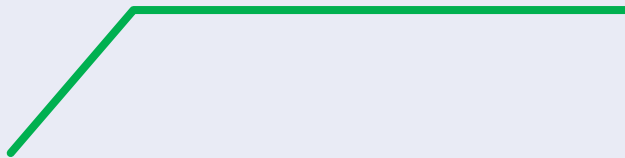
FIXED

PROS

- Guaranteed Fixed Rate
- Safe From Loss

CONS

-Significantly lower accumulation rate of 2-3% with very slow growth that still has to compete with rising inflation and taxes. **Banks, Savings.**



AGE 20 AGE 30 AGE 40 AGE 50 AGE 60 AGE 65

VARIABLE

PROS

- Higher accumulation rate with no cap

CONS

-Risk of loss
Stocks, 401K



AGE 20 AGE 30 AGE 40 AGE 50 AGE 60 AGE 65

INDEXED

-Participates in market gains at a reasonable rate that allows sufficient growth for retirement.

-FLOOR. A floor is in place to make sure that if the market declines, it may not gain for the year, but it will NOT LOSE VALUE.



AGE 20 AGE 30 AGE 40 AGE 50 AGE 60 AGE 65

How You Get Paid (Agency Builder)

Team Overrides

The life insurance companies know that it takes time and money to hire and properly train new agents. That's why they give you the incentive to build a business and train a team. Every time your team member makes a sale, you get a percentage of each sale that depends on the difference between your commission level and theirs.

Let's say that you're at a 90% commission level, and your friend James sees that you're doing well for yourself as your own boss. He decides to join your team and starts out at a 70% Commission level. The difference in commission level is 20% therefore you will get a 20% bonus commission for EVERY sale that James makes.

- So, let's say that James makes a sale of \$1,200. 20% of \$1,200 is \$240. If James made that sale on a Monday, you would get a bonus commission of \$240 directly deposited into your account on Wednesday morning.**
- Now let's say that James only does this business on a part time basis and only makes one \$1,200 sale a week. You still get \$960 in passive income a month for showing James this opportunity and teaching him how to make money for his family. This business is a Push & Pull System where everybody wins.**

How we get our clients

In any business, having clients that need your product is vital to success. Without a steady flow of people to talk to, you will not make steady income in any business.

Warm Market: You can get business from friends, family, people on your social media or referrals by people that you know.

Leads: Leads are generated when someone fills out an interest form online or through mail asking for information on life insurance. Leads can be purchased through multiple lead vendors or you can generate your own high intent leads using our system. We call the leads to assist them with their request and set them up with a life insurance policy.

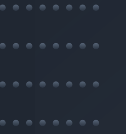
Three things are required in this business:

- 1. Work ethic.** Without work ethic and discipline to show up for yourself as you did for your job, you will not succeed. Work ethic beats talent any day. As you work for what you want, you will develop your skills and put yourself in a position to win.
- 2. Be 100% Coachable.** Trust that your team leader has your best interest at heart and the experience to guide you in the business. Give your entire attention to the system they give you for at least 3 months in a spirit of full cooperation. We have the tools and experience to help you succeed, but it's up to you to use them.
- 3. Self-Develop.** In this industry, you will not rise to new levels of success without self-development. Always be a student of your craft and mindset development. This industry will expose you to yourself and the limiting beliefs you didn't know you had. Believing bigger, learning new information and unlearning limiting patterns and beliefs are a must in this business.



Can you see yourself as a success? If others have built a life they love, why not you? Are you willing to bet on yourself?

If so, contact the agent who referred you for an interview.



**We look forward to
working with you!**