

3 *MUST* Have Conversations

Talk with the top 15-20% of your 30-50 year old clients

DI – “Protect Your Income”

Every 30-50 year old must have DI to protect their *income*. Explain the potential financial disaster that could occur if they became *disabled*. “Where will the money come from to pay the bills?”

CASH ACCUMULATION LIFE INSURANCE – “Retirement Income”

Every 30-50 year old must have *Tax Free Income* and Permanent Life Insurance is a vehicle that does that. How many investment products give you *Tax Deferred Growth* and then allow you to take it out “*Income Tax Free*”? NONE. But, Life Insurance DOES! Increase your clients Retirement Income with another *Income Stream*.

CONVERSIONS –“Helping Your Unhealthy Clients”

How many of your 30-50 year old clients were PF risks when they bought life insurance years ago and *now* they have health issues? Now is the time to talk to them about converting that term policy before they are too old or their conversion period expires.

It’s time to start talking to your higher-end clients and write bigger cases. Bigger cases mean bigger commissions.

Call one of our marketing team members at 800-933-5491 and get the quotes going!



CPS
SPECIAL RISK SERVICES