

4 *MUST* Have Conversations

Talk with the top 15-20% of your 51-75 year old clients

LTCi-“Traditional or Single Pay”

Avoid a *Financial Disaster* and purchase a Long Term Care Insurance policy for at least a 2-3 year benefit period. This buys your client time to make careful choices about handling finances and uses the insurance company’s money before clients have to access their own primary income streams and assets such as their Retirement Plan, Social Security and Savings.

PERMANENT LIFE INSURANCE – “Client’s needs have changed”

Many of your clients may own cash value life insurance but may no longer need the large face amount. Why not roll that policy into a Single Premium LTCi hybrid policy with Life Insurance? This will provide your client with a Traditional LTCi policy with a fully guaranteed, NEVER to increase premium, and a death benefit. Best of all, the policy comes with 100% Return of Premium

POLICY REVIEWS –“Reducing Life Insurance Premiums”

How many of your clients would like to reduce their permanent life insurance by 50% or more? If their health is close to the same as it was when they took out their policy and there is cash value in the policy, take that cash value and 1035 it into a new policy. The more cash value you put in, the lower the premium – it’s that easy! And now you’ve increased your client’s cash flow.

CONVERSIONS –“Helping Your Unhealthy Clients”

How many of your 51-75 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!

