

Great Ideas for clients ages 60+ to Help YOU Make More MONEY

LONG TERM CARE INSURANCE

Ask your clients if they have protection for their retirement plan. Protect their Retirement Plan with a 2 or 3 year LTCi plan. It's better that they use the insurance carrier's money vs depleting their assets. Make the premiums affordable, show them a bucket of money between \$100,000-\$250,000 with or without inflation. LTCi will buy your clients time before they have to, potentiall, make life changing financial decisions. We have Traditional and Single Pay products. Call us for a great client brochure on "Why You Need LTCi".

TERM LIFE INSURANCE

Ask your clients if they have Term Life Insurance. Many seniors bought 20 Year Term in their 40-50's and it's now running out. Ask if they need to continue it or if they now have a health problem, maybe you can "Convert" that term policy into a permanent plan.

PERMANENT INSURANCE

Ask your clients if they have permanent insurance. If yes, ask if they are interested in saving 50% or more on their premiums. If your client is still healthy, it may be time to *RESCUE* that old policy. If there is cash value in the policy, take that CV and 1025 into a new policy. The more CV you put in, the lower the. If your client has their life insurance in a Trust, there is a real incentive to review that policy.

ANNUITIES

Ask your clients if they would like a *pay increase*. Seniors love fixed annuities with the guarantee of a fixed rate and no loss of principal. Take some of your client's safe money that's sitting in the bank earning less than half a percent and give them a 5 year guaranteed rate, all years at 3%. Direct deposit the interest on a monthly basis and enjoy the pay increase!

These are just a few money-making ideas for you to bring to your clients. Remember, someone (their Bank Rep, their P&C Agent, their Life Agent or their Investment Advisor) is talking to your clients for at least one of these ideas... so, call us!



CPS
SPECIAL RISK SERVICES