



Service, Solutions and Integrity Building the future together!



Are you earning 1st year commissions in the 2nd year on your clients Term Sales??

If not, you are missing out on the opportunity to almost DOUBLE YOUR INCOME...

We have several carriers that have products with a rolling target premium. Using an IUL or GUL product as a term alternative to a 20 or 30 year term policy, your clients will have almost the same premium outlay but with a lot more flexibility, benefits and potential cash value that may add more value to your client's policy.

Call me today for a quote and the opportunity to **earn higher commissions!**

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Welcome our new case manager Kristen Surmeier

Kristen worked for us in 2012 for a few months before moving to California, where she most recently worked for a healthcare cost containment company. She's now back in Texas and says she'll never return to California again!

In her own words:

"I recently relocated from California with my family. I have an exceptional husband that I've been married to for nearly 17 years and have 3 wonderful boys.

I have worked in different aspects of the Insurance industry a little over 20 years, including working with brokers, carriers and most recently international insurance - both carrier and cost containment facets. I make the best of any situation and always have a smile on my face."

Kristen Surmeier
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