



**SIMPLE, requires
NO TECHNICAL
KNOWLEDGE,
GUARANTEED to work**

Practice Builder: A Simple Life Insurance Strategy That Always Works

Would you commit to a business process that is **SIMPLE**, requires **NO TECHNICAL KNOWLEDGE**, **GUARANTEED** to work, and requires only 2-3 hours per week of your time? The average take home pay before taxes is usually \$50,000 to \$70,000 per year.

What is it? It is the process of information gathering and analysis to determine if your client has the correct amount and type of life insurance policy AND determining if the policy is performing up to expectations.

Is it worth it? If you have 300 clients/customers and commit to implementing this process into your business plan, policy performance reviews will generate \$50K to \$70K per year of income to you. You tell me, is it worth it?!

Client Benefits:

- Client is going to know what type of policy is best for them today, not the one they took out 10 years ago
- Client will know if the design is best for them today
- Client will know if the ownership and beneficiaries are set up correctly

Advisor Benefits:

- Uncover opportunities other than for life insurance (business insurance, group benefits, retirement planning) for your clients.
- You should ask for the close approximately 50% of the cases you analyze.
- Introduction to other family members, business partners, and influencers... more potential for business.
- Protects Assets under Management by creating new clients at death AND protects against competition selling life insurance to your clients.
- Find policies sold by other advisors who are no longer in the business.
- Profitable without having to find new clients.

To get started, you need to get the following:

- Annual Statement
- Signed authorization for Release of Information
- Inforce ledger when necessary to estimate future performance



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How do you get the information?

- Annual reviews
- Financial planning process
- Ask these 3 questions:
 - Do you currently have life insurance coverage
 - Does it have any money inside of it
 - Is your policy at least 10 years old

If you answer yes to any of these questions, your client needs to do a policy performance review. Lower than expected interest rates may have resulted in a policy that now requires an increase in premium or the policy may not stay in force for as long as the client lives. You need to find out.

What can Elite do for you?

- Help you outline the strategy in more detail and customize it to your practice.
- Assist you in getting inforce ledgers of existing policies when needed.
- Help you analyze existing plans which and helps you determine if a better market alternative exists.
- We will support for you and your case with the carrier to get the offer needed to make this financially successful for your client.

Call me and I will get you on track for capturing easy money!



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