

# Life Insurance

# Why Life insurance?

- **Fiduciary responsibility**
- **Your Job: Protect their Retirement and Family**
  - **Death, sickness, disability, etc.**
- **Part of a Full Financial Plan**
- **Sell more than one thing**
  - **Client instead of Customer**
  - **Stickiness**
  - **Retention**
  - **Double your income**
- **Go to sleep and feel good about what you do for a living**
- **Districts want and need education on it, just done right**
  - **Fresno, Modesto and Utah examples**

# Open your mouth

- Talk about it more ... **EVERY** Appointment
- Check Lead Card
- Ask More Questions to find a strategy
  
- **FIND AND USE A STRATEGY**

# Strategies

1. **Protection strategy**
  - **Death**
  - **Living Protection / LTC, etc.**
  - **Mortgage Protection**
2. **Debt Needs Strategy**
3. **Income Needs Strategy**
4. **Pension Needs Strategy**
5. **Kids College Strategy**
6. **High-Net Worth Estate Tax Strategy**
7. **Business Owners Strategy**
8. **Tax Free – Death Strategy**
9. **Tax Free – Retirement Supplement Strategy**
10. **Term minimum / Phone App – Goals for yourself**