

Life Insurance



TEACHER'S
PENSION

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**