

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**