

3 Steps To Money Making Method

Do the right thing and while doing so make MORE Life Commission...the easy way!

Proven Method....Here's how...



Make a list of all the clients you wrote Term or Permanent Policies on in the last 5 Years...



For all the reasons you can think of...Call them up to congratulate them on their original purchase and how important it was to buy life coverage...and simply ask them if their Health has changed....



NOW, tell them that since their health is the same... you have a special program available to them; **on a NON MED Basis**. A BUNDLED plan that will provide much needed CASH for an unexpected Critical or Chronic (LTC type coverage) illness. A Plan to help cover normal household expenses that will occur in the event of an untimely heart attack, stroke or Cancer. PLUS, coverage for Nursing Home and or home health care coverage. After all... if your client loses time at work, there is a chance they will lose income.

With this bundled Term Life Plan your client can access a **bucket of money**, and they do not have to die to receive benefits. Not ONLY will they have that available in the event of a Long Term Care Event, but also if they suffer a Heart Attack, Stroke or diagnosed with cancer. Other Conditions apply as well. Money that NEVER has to be paid back. Their bank won't do that. Their Investment advisor won't do that. In fact, without this plan your client can burn through savings or incur additional debt. Here is a way to ensure that won't happen. Not only are you casting a much larger net of coverage for your client but you will make it easy for them to qualify.

Example: Bill, who is currently age 47, bought a \$500,000 20 year Term 2 years ago. He was issued at Standard Rates... His premium is \$100.98 per month... Bill knows that at some point he might be interested in Long Term Care... The price to buy just \$3,000 per month for 4 Years will cost him \$ 52.65 per month and with "NO" premium guarantee!

BUT compare that to PHX Safe Harbor Bundled Safe Harbor Term plan... for only \$50.49 per month; less than \$2.00 per day and GUARANTEED for 20 years; your client will have \$150,000 additional Life Insurance; AND a bucket of money up to \$142,500 CASH available to him in case he needs it.

Remember... Most people go bankrupt because of a health condition.

The premium in this example will earn the agent \$666.47 in first year commissions. What if you just did one of these per week? **You just made about \$35,000 of additional income while really saving your client money and adding valuable protection.**

STROKE... Every 40 seconds someone in the US has a Stroke

CANCER... Every 30 seconds someone is diagnosed in the United States

HEART ATTACK... Every 26 seconds someone suffers a heart attack

YOU have to at least make them aware that this product is available to them....