



Providing Mortgage Protection, Life, Disability, and Retirement Solutions to our Clients.

Companies I Represent



Mutual of Omaha is a fortune 500 mutual insurance company, founded in 1909 with over \$14.9 billion in assets



Amerigo was founded in 1922 with over \$6.1 billion in assets



American-Amicable life was founded in 1910 with over \$6.7 billion of life insurance in force.



A Little About You

Name & Age

Height & Weight?

Tobacco Use?

Income?

Company?

How Long?

- Children? Names & Ages
- Mortgage & Monthly Payment
- 401K, CDs, IRAs, Stocks, Retirement Accounts
- Current Policies (Type & Face Amounts)
- Major Medications
- Major Operations
- Criminal or Driving Record
- Military Member (orders for deployment overseas)

Why is this Important?

- Most people look for this protection for 1 of 4 reasons
 - They don't have protection
 - They need more protection
 - They want to leave loved ones financially secure
 - Estate Probate can be a lengthy process creating lifestyle changes...
- Why did you send this in?

What is Final Expense?

- A funeral and its expenses can easily total over \$12,000
- Final expense is coverage that eases the financial burden placed on loved ones after the death of a family member.
- The coverage is permanent.
- If you qualify, your rate never increases and your benefits never decrease.
- If, for some reason, you were to miss a payment this coverage contains a cash accumulating account that can temporarily cover missed payments.

What Happens Next?

1. I will show you a few different options.
2. You will pick the option that best fits your family's needs and budget.
3. We will fill out the application and submit the offer to the carrier for approval.
4. Sound good?

Emergency Contact List

Name

Relationship

Phone #

City/State

1.

2.

3.

4.

5.

6.

7.

8.

9

10.

Safe Money

- How much of your current retirement can you afford to lose?
- Do you consider yourself a saver or an investor?
- Are you concerned that you will outlive your money?
- Did you know there is a cash accumulation account with insurance companies that is guaranteed and offers a bonus on your principal deposit?

Final Questions

- Do you feel comfortable taking care of your family today for _____ per month?
- Anything you can think of that would prevent you from keeping this payment going?
- I will call in a couple of days to give you an update on the status of your application.
- I will personally speak with you to review your policy when it is approved.
- Any questions?