

SYMMETRY FINANCIAL GROUP

PRODUCT TRAINING

TERM VERSUS WHOLE LIFE

TERM

- ▶ 10-30 Year Terms
- ▶ Age 18-75
- ▶ Healthy

Term products are generally for people aged **18-60** years old who are relatively healthy. The purpose for these products is to protect their mortgage so we generally want to use a term close to the mortgage length.

Whole Life

- ▶ Whole Life
- ▶ Age 18-85
- ▶ Typically older or has health issues

Whole life is generally for older clientele or for people who have serious health issues. This product is going to be mainly used to give family time to either sell the house or get the finances in order to determine what's next. These products can also be used to pay for Final Expense.

PRODUCT OPTIONS

American Amicable

Home Certainty

- ▶ Term
- ▶ 10-30 Year Terms
- ▶ Must have a mortgage
- ▶ 7 Year Look-back
- ▶ Diabetes - Oral meds only
- ▶ ROP Option to Age 60 (75% return)

Dignity Solutions

- ▶ Whole Life
- ▶ To Age 85
- ▶ Up to \$35k
- ▶ 3 Year Look Back

United Home Life

Simple Term 20, 20 ROP, 20 DLX, 30

- ▶ Term
- ▶ 20 & 30 Year Terms
- ▶ ROP for 20 Year to age 60
- ▶ Diabetes - Oral meds only
- ▶ DLX for Insulin Diabetes
- ▶ 5 Year Look-back

Express Issue GI, WL, DL, PR

- ▶ Whole Life
- ▶ 2 Year Look-back
- ▶ 4 Levels Based on Health: Premier, Deluxe, Whole Life, Guaranteed Issue
- ▶ Up to \$50k

Mutual Of Omaha

Term Life Express

- ▶ Term
- ▶ 10-30 Year Terms
- ▶ Diabetes - Approved if diagnosed after Age 50
- ▶ ROP to Age 50
- ▶ No major impairments

Living Promise

- ▶ Whole Life
- ▶ To Age 85
- ▶ Up to \$40K
- ▶ 2 Year Heart and 4 Year Cancer Look-back

Americo

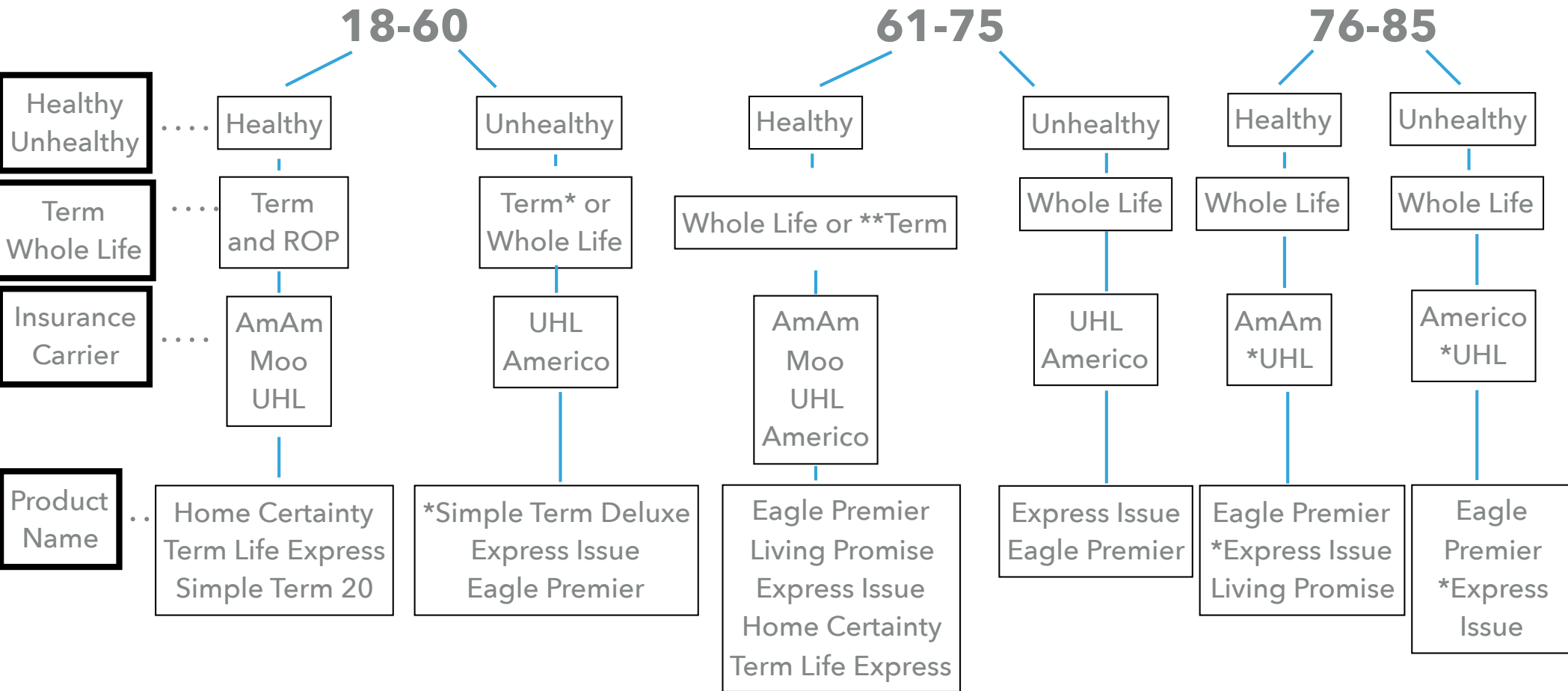
Eagle Premier

- ▶ Whole Life
- ▶ To Age 85
- ▶ In-Home Approval
- ▶ E-App or Phone App Only
- ▶ 1 Year Look-back on heart, 2 Years on Cancer
- ▶ Up to 30k
- ▶ Non-smoking rates for Smokers quitting

WHAT PRODUCT SHOULD I PICK?

Healthy: No major health issues, HBP typically ok. Diabetes ok with Oral Meds only, with normal height/weight.

Unhealthy: Diabetes with insulin. Heart issues/surgeries. Cancer in the last 7 years. Major mental illness. Receiving disability.



**Term only appropriate for shorter mortgage terms

*To Age 80

I HAVE MY OPTIONS: NOW WHAT?

- ▶ Step 1: Read application and answer questions for client, making sure they are not disqualified.
- ▶ Step 2: Call each carrier and do a risk assessment. If client is perfectly healthy and no medications, skip step 1.
 - ▶ Call carrier and ask for a risk assessment. Tell them the clients age and health issues and what product you're trying to get approved. They will tell you if they will approve it, or if not, which product will approve them.
- ▶ Step 3: Once you have each potential product, use the quoting tools to figure out which one is the best price.
 - ▶ Best price is not necessarily the best choice, so make sure and check with upline.
- ▶ Step 4: Check with your Upline to make sure chosen product is correct.
 - ▶ Make corrections if needed.

I KNOW THE PRODUCT: NOW WHAT?

- ▶ Step 1: Quotes
 - ▶ Download Quote Sheets Below
 - ▶ Go to Quotes/Apps section under Tools.
 - ▶ Click Mobile Quotes for your Carrier
 - ▶ Choose your product
 - ▶ Find quotes for approximately \$60-\$80, \$100-\$120, \$160-\$180, and \$200+
- ▶ Step 2: Applications
 - ▶ In Quotes/Apps, click Applications for your Carrier
 - ▶ First time, create an account with PipeLine
 - ▶ Download Application and Replacement Form
- ▶ Step 3: Call your Manager and Set Up an Appt Prep Call