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Four Ways To  
Have Sales Growth  
In A Down  
Economy

# Four Ways To Have Sales Growth in a Down Economy

## Success Idea-Linked Benefits

**Pension Protection Act**

**1035 Exchanges**

**No need for original life insurance purposes**

**Great for those who say “NO”**



## Case Specifics

72 male had \$100,000 death benefit

\$67,422 CV

1035 \$60,000 into MoneyGuard

Gave him guaranteed death benefit of \$78,251  
but possibility of more

7 yrs of LTC @ \$2,174/mo/Total LTC of  
\$182,586

Wife was uninsurable

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## Success Idea-Multi Life/Worksite

**Health Care Reform**

**Class Act**

**Group Health Insurance**

**Voluntary LTC offers a comfort level**



## Case Specifics

16 locations-all in KS

Face-to-Face meetings with all employees

Turn-key approach-very systematic

190 eligible employees~71 lives

insured~\$49,966.59 First year

Premium~\$32,478.28 First year

commission~63% Participation

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**Sales Idea – Give ‘em what they want!**



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**Sales Idea – Give ‘em what they want!**

## Case Study

**Jim and Mary – both age 55**

**Jim eligible for preferred discount**

**Considering \$6,000 monthly benefit**

**5-yr. benefit period, individual policies**

**90-day elimination period**

**5% lifetime compounding**

**\$4,726.26 premium**



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**Sales Idea – Give ‘em what they want!**

**Beginning benefit bucket - \$360,000**

**In 20 years - \$909,702**

**And you’ve spent \$94,525 in premiums.**

**Here’s how to have long term care insurance and still be sure your family will get the money back if you don’t need care.**





## Four Ways To Have Sales Growth in a Down Economy

### Sales Idea – Give ‘em what they want!

**4-year shared long term care benefit, with 5% compounding, at a premium of \$3,819 per year.**

**Beginning benefit bucket - \$288,000**

**In 20 years - \$727,762**

**In 25 years - \$928,829**



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### Sales Idea – Give ‘em what they want!

**Buy \$250,000 life insurance policy with  
Extended Care Rider on Jim.**

- 1. Death Benefit of \$250,000, or**
- 2. Receive long term care benefits, up to \$7,500 per month, until the \$250,000 benefit is exhausted, or insured dies. Any balance is paid as a death benefit.**



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**Sales Idea – Give ‘em what they want!**

## **4 Year Shared Care Plan**

**\$3,819 premium x 20 yrs. = \$76,380**

**\$3,819 premium x 25 yrs. = \$95,475**

## **\$250,000 Life Insurance Policy**

**\$3,343 premium x 20 yrs. = \$66,860**

**\$3,343 premium x 25 yrs. = \$83,575**

## **Combined premiums**

**20 yrs. - \$143,240 (gain \$106,760)**

**25 yrs. - \$179,050 (gain \$ 70, 950)**



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## Sales Idea – Give ‘em what they want!

### 4-year Shared Care Plan

**\$3,819 premium x 20 yrs. = \$76,380**

**\$3,819 premium x 25 yrs. = \$95,475**

### \$250,000 Life Insurance

**\$1,419 premium x 20 yrs. = \$28,380**

**\$1,419 premium x 25 yrs. = \$35,475**

### Combined Premiums

**20 years = \$104,760 (gain \$145,240)**

**25 years = \$130,950 (gain \$119,050)**



# Success Idea-Be a Resource

Put yourself out there

Be known

Talk about it

Sell yourself



Thank You

Stop by our Booth

We'd love to visit with you

