

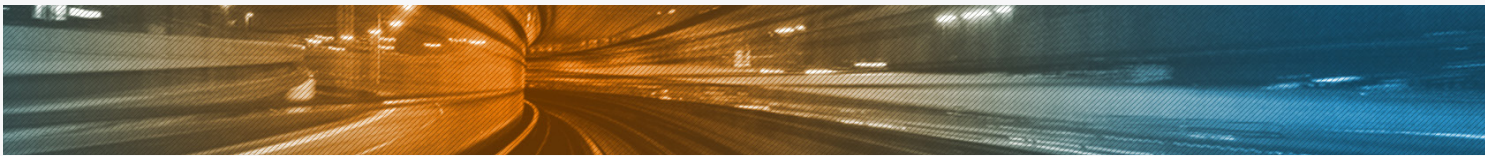
ADVANCED SALES

SALES CONCEPTS FOR COMPLEX ARRANGEMENTS

Clients who purchase high-end insurance products expect to deal with a true consultant. Advanced Sales includes 31 advanced, compliance-approved concepts, each with built-in training on market issues, taxation and illustration procedures. Advanced Sales seamlessly integrates with Needs Analysis and our Illustrations system to enable producers to help their clients identify and resolve real business problems, plan strategically for the future, and retain key employees.

CLOSE DEALS ON HIGH NET-WORTH, COMPLEX INSURANCE SALES

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ADVANCED SALES CONCEPTS

BASIC CHARITABLE GIVING

Basic Charitable Giving lets you demonstrate key benefits of using a life insurance policy in conjunction with an ongoing charitable giving program—from both the donor's and charity's perspectives.

BASIC PREMIUM FINANCING WITH THIRD-PARTY LOANS

This concept assumes that an individual has an insurance need but currently lacks the ability to pay the premiums. This is a short-term situation for which he or she requires the assistance of a Third-Party Lender. The insured does not mind the fact that the death proceeds will be in their estate.

BUY/SELL FUNDING WITH LIFE INSURANCE

Life insurance is an economical and efficient tool for funding the large liabilities often triggered by the death of business owners with Buy/Sell agreements. The Buy/Sell Funding with Life Insurance concept allows you to compare the "cents on a dollar" cost of alternate funding methods, such as selling assets, borrowing from the bank, purchasing life insurance, and accumulating funds.

DEATH BENEFIT ONLY PLAN

DBO (Death Benefit Only) Plan is a selective fringe benefit plan for executives who need immediate life insurance protection combined with the need to keep it out of their estate.

LIFE COMPARISON

The Life Comparison Concept enables producers to compare a second policy to the one being illustrated. Because permanent cash value insurance can be compared a number of ways, this concept evaluates: annual and total premium, accumulation and surrender values, death benefits, net gain, and internal rates of return.

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ESTATE LIQUIDITY FUNDING WITH LIFE INSURANCE

Estate Liquidity Funding with Life Insurance supplies immediate cash flow for heirs, without forcing them to sell off significant assets at reduced prices or to borrow money to 'pay' for their inheritance. This concept illustrates the "cents on a dollar" concept of liquidity funding. Estate Liquidity explores the alternative funding methods of cash, forced liquidation, loss percentage and bank loans. It also explains how to receive higher returns (over the long term) by allowing money to grow at a tax-deferred rate inside life insurance.

EXECUTIVE BONUS

Executive Bonus plans allow employers to provide life insurance to key employees and get a corporate tax-deduction for the premiums. These plans are popular with employers because, in addition to the tax benefit, they are easy to implement and administer. The employer can plan for a pre-determined annual outlay and choose to end the plan at any time. Employees like an Executive Bonus plan because they get complete ownership and control of the insurance and its cash value.

KEY PERSON LIFE INSURANCE

Key Person Life Insurance allows an employer to be compensated for losses incurred due to the death of key personnel. The death of an important employee can mean: loss of credit, loss of key accounts, diminished earnings, unexpected replacement costs, other employee discontent and lowered morale. Key Person Life Insurance puts a value on the loss of an employee and pays the death benefit to the employer.

MORTGAGE ACCELERATION

Mortgage Acceleration is a simple yet detailed approach to using a permanent life insurance policy to pay off a mortgage early. The policy is designed such that the cash value is sufficient to pay off the mortgage and typically the resulting interest savings exceeds the cost of the policy.

PENSION MAXIMIZATION

Pension Maximization Concept is designed to illustrate the advantage of using a life insurance policy in lieu of taking the Joint and Survivor pension option.

SALARY REDUCTION & CONTINUATION DEFERRED COMPENSATION

Salary Continuation Deferred Compensation is a form of nonqualified deferred compensation where the company informally funds a future retirement supplement for an executive. Salary Reduction Deferred Compensation is a form of nonqualified deferred compensation where the executive voluntarily reduces his or her current income in order to provide a future retirement supplement.

SHARED PREMIUM DEFERRED COMPENSATION

Shared Premium Deferred Compensation is a form of non-qualified deferred compensation where both the executive and the company agree to split the funding of a future retirement supplement for the executive.

MORTGAGE ACCELERATION

Term vs. Permanent (Fixed Rate) is designed to compare a permanent life insurance policy with the alternative of buying a term policy and investing the difference. It will require the entry of either the year-by-year annual term premiums or the annual term rate per thousand and the policy fee. The side fund is set in advance as the universal life credited interest rate or a fixed rate for whole life insurance.