It's a SHOW STOPPING
Universal Life Product!

introducing... Secure Lifetime GUL 3

Check out these GREAT features

- Enhanced Surrender Value Rider, 100% ROP year 25 or 50% ROP at year 20*
- Age 121 Guarantees with guaranteed cash development
- Accelerated Access Solution* (Chronic Illness Accelerated Death Benefit Rider)
- Lifestyle Income Rider, help protect your clients retirement
- New underwriting criteria and improved rate class structure including a table shave to get your client the best possible risk class

Call us for details!

*Capped at 40% of the lowest specified amount in the policy. See the Rider for details.

Policies issued by American General Life Insurance Company (AGL). Policy Form Number 15442, ICC15-15542; Rider Form Numbers 15608, ICC13-15608; 15972; Issuing company AGL is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG). AGL does not solicit business in the state of New York. Products may not be available in all states and product features may vary by state. Please refer to the insurance policy for complete details. Guarantees are backed by the claims-paying ability of the issuing insurance company. Oaktree is a separate and unrelated entity.

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MONTHLY Review

BACK TO THE BASICS EQUALS SUCCESS

Success in any venture begins with the proper mindset. As a life insurance agent, there are five key ideas about the insurance industry and your role in it that will help ensure you have the correct mindset and the best chance at success. Let’s go back to the basics.

Idea #1: You are a salesperson.

In order to be a successful life agent over the long haul, you have to accept your role as a salesperson and you need to be good at selling. When you sell, your objectives are to help people, to be a trusted advisor, and to educate and lead people down the path they need to go. For example, if you are talking to a qualified prospect with a young family and you don’t convince that person to protect the family with life insurance and something bad happens, it’s your fault that person’s family is not protected. You did not do your job as a salesperson. The bottom line is: you need to get great at selling by both making sales a study and by finding out what the most successful agents do.

Read more on the next page...

LIFE TIP

Are you tailoring your selling to the right generation? We have all become accustomed to selling to baby boomers, but sales techniques that will land you boomer clients could have you falling flat with the Gen Xers or Millennials. Increase your knowledge and up your sales by learning how to target the different generations. Check out www.aig.com/generationmatters to get started.

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ANNUITY TIP

Spend a great deal of time analyzing and thinking about a client’s situation prior to meeting with them to make recommendations. Sometimes preparing an extensive written plan with many supporting documents will help your client see why an annuity is right for them. Remember annuities have unique features and benefits that clients want. Dedicate yourself to explaining these features!
Idea #2: You are your job.
You are your only job security. If you do your job well and generate sales and profit, you will have a job and a business, if you don’t generate enough sales and profit, you will be out of business looking for another job. As a life agent, your highest priority is: making a profit and staying in business. There are only three activities that will ultimately make you money: prospecting, closing and servicing accounts. Those three activities are where most of, if not all of, your prime selling time should be spent.

Idea #3: You must be prepared.
This relates to both your activity during the day and your interaction with prospects and customers. You must have a plan to follow every day. It’s imperative that you know how many calls and contacts you need to make in order to get the prospects and the sales you need. When you talk to prospects and customers, you need to know exactly what you’re going to say. Script out everything. This will ensure that you say exactly what you need to say in as few words as possible, while using the most effective words possible. Once you have your scripts, rehearse them until they are second nature and flow naturally. You don’t want to sound unnatural.

Idea #4: You have to REALLY work for it.
You must be willing to push yourself harder than anyone else in or the people you work with. You are completely responsible for your success or failure. If your life sales numbers are dismal, own them, take responsibility for them. See your results as a warning sign that you need to make some changes in your activity and your approach. Don’t make excuses or blame anything outside of yourself, such as the economy, the market, you’re in or the people you work with. You are completely responsible for your success or failure.

Those key “ideas” are a great foundation for your life sales being a success. Memorize them and think about them on a daily basis - and you will succeed!

PROTECT YOUR FAMILY’S FINANCIAL FUTURE WITH LOW COST LIFE INSURANCE AVAILABLE FOR YOU

As a top five provider of life insurance in the industry (as measured by face amount) and backed by outstanding financial ratings, Legal & General America’s OPTerm plans offer:

- Competitive pricing
- Guaranteed level premiums
- 10, 15, 20 and 30-year term coverage options
- MediGuide Medical Second Opinion, completely free with all policies in most states

Call for more details!!

Legal & General America’s IUL products are distributed in 49 states and in DC. William Penn products are available exclusively in New York; Banner products are distributed in 48 states and in DC. William Penn products are available exclusively in New York; Banner does not solicit business there.

Legal & General America life insurance products are underwritten and issued by Banner Life Insurance Company, Urbana, MD and William Penn Life Insurance Company of New York, Garden City, NY. For agent use only. Not for consumer distribution.

American Equity Bonus Gold

Product Highlights:

- 10% Premium Bonus on all 1st year premium
- Issues ages are 18-80 Qualified and Non-Qualified
- 10% Penalty-Free Withdrawals Starting in Year 2
- Minimum Guaranteed Interest Currently 1.50%
- $10,000 Minimum Premium
- Works great with the Lifetime Income Benefit Rider!

Features:

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- Guaranteed level premiums
- Competitive pricing

Questions - give us a call!
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Idea #4: You have to REALLY work for it.
You must be willing to push yourself harder than any one else will push you. You want to work smart, follow the best practices of the successful agents and not reinvent the wheel. Don't be afraid to try a new strategy if you are not meeting your goals. You simply must work hard until you figure things out and build a successful business. Put in the hours and be willing to do whatever it takes. Once you have your daily plan in place and know how many sales you need to make and how many people you need to contact, you have to work hard to carry out that plan and make those numbers a reality. Your objective is to be known as the hardest working person.

Idea #5: You must take responsibility.
If your life sales numbers are dismal, own them, take responsibility for them. See your results as a warning sign that you need to make some changes in your activity and your approach. Don't make excuses or blame anything outside of yourself, such as the economy, the market you're in or the people you work with. You are completely responsible for your success or failure.

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Beat the competition today!! Give us a call for more details!
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