

2nd Appointment



Emergency Response System



- Currently there is OVER seven billion dollars in unclaimed life insurance money in America.
- Most unclaimed life insurance is from beneficiaries not knowing that they were a beneficiary on a policy.
- Emergency Response System is our way of making sure your death claim will be paid immediately to your beneficiaries.

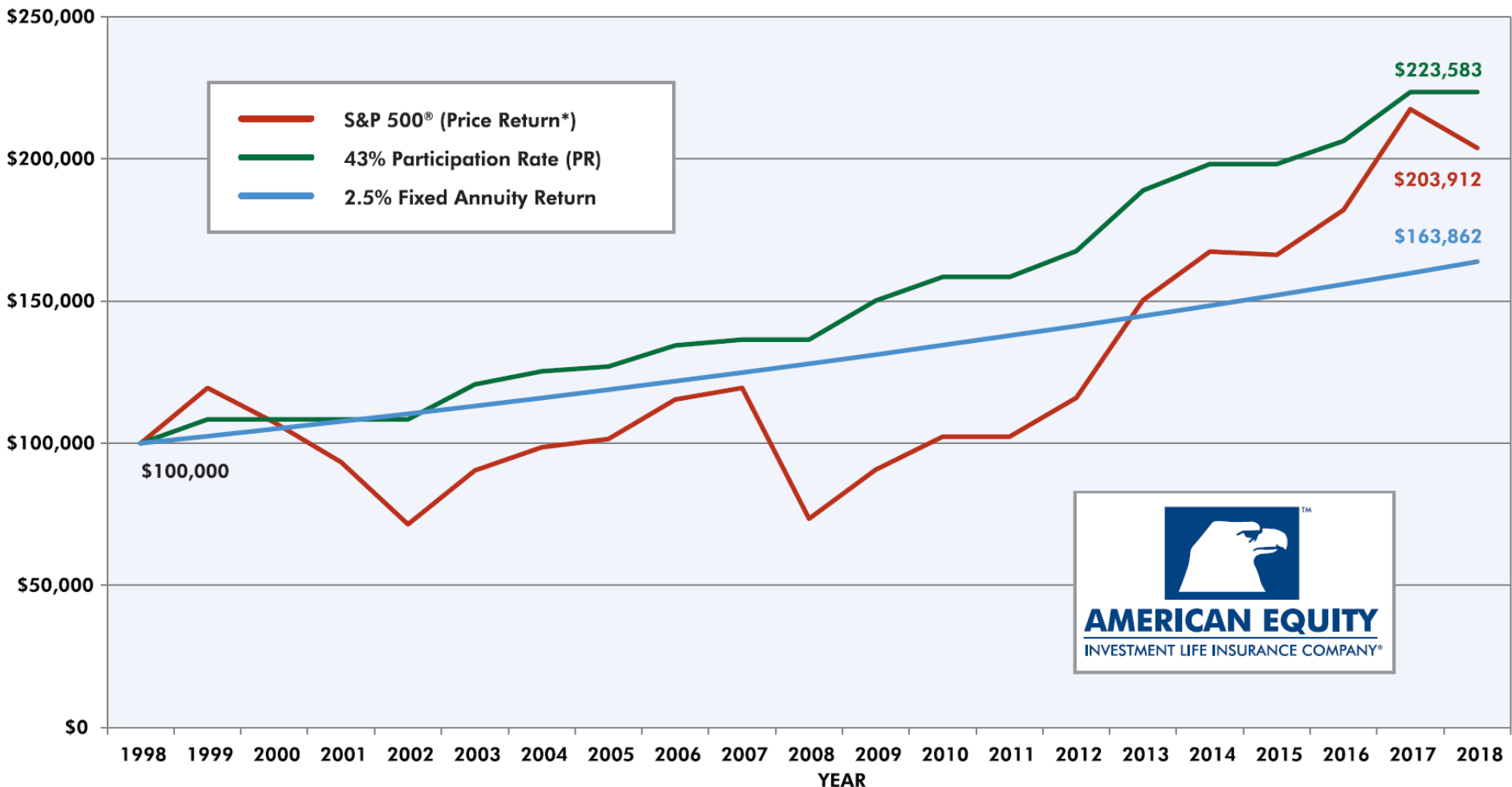
Safe Money



- Are you willing to lose all of your money, some of your money, or none of your money?
- Do you want a plan for living or for death?
- What type of Longevity Insurance do you have?
- What insurance do you have that protects you from market downturns?
- Do you know there is a way to participate in market gains without any market losses?
- I have an EXPERT that can likely improve your situation.
- What I would like to do is schedule a time for us to talk with them. Is morning or afternoon better?

Fixed Index Annuity: Preservation & Accumulation

This hypothetical demonstration assumes \$100,000 initial premium and no withdrawals taken. The 43% PR uses the annual point-to-point index method based on changes in the S&P 500® to calculate the indexed rate for each term. Hypothetical values and returns are calculated using the last business day of each year's closing value.



Final Questions



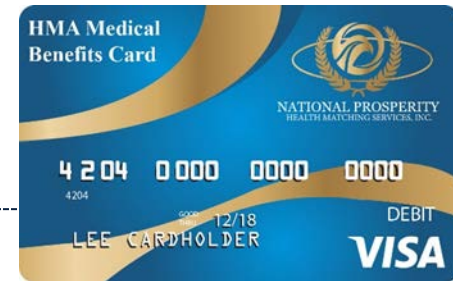
- Do you feel good about taking care of your family today for _____ per month?
- Anything you can think of that would prevent you from keeping this payment going?
- I will call you in a couple of days to give you an update on your case.
- If you have any questions after you receive your policy in the mail please let me know.

Final Questions



- Do you know someone who may be interested in making an extra \$500 a week helping families do what I just did for you?
- My manager is hiring motivated, intelligent, people in this area, how can we contact them?

Health Matching Account (HMA)



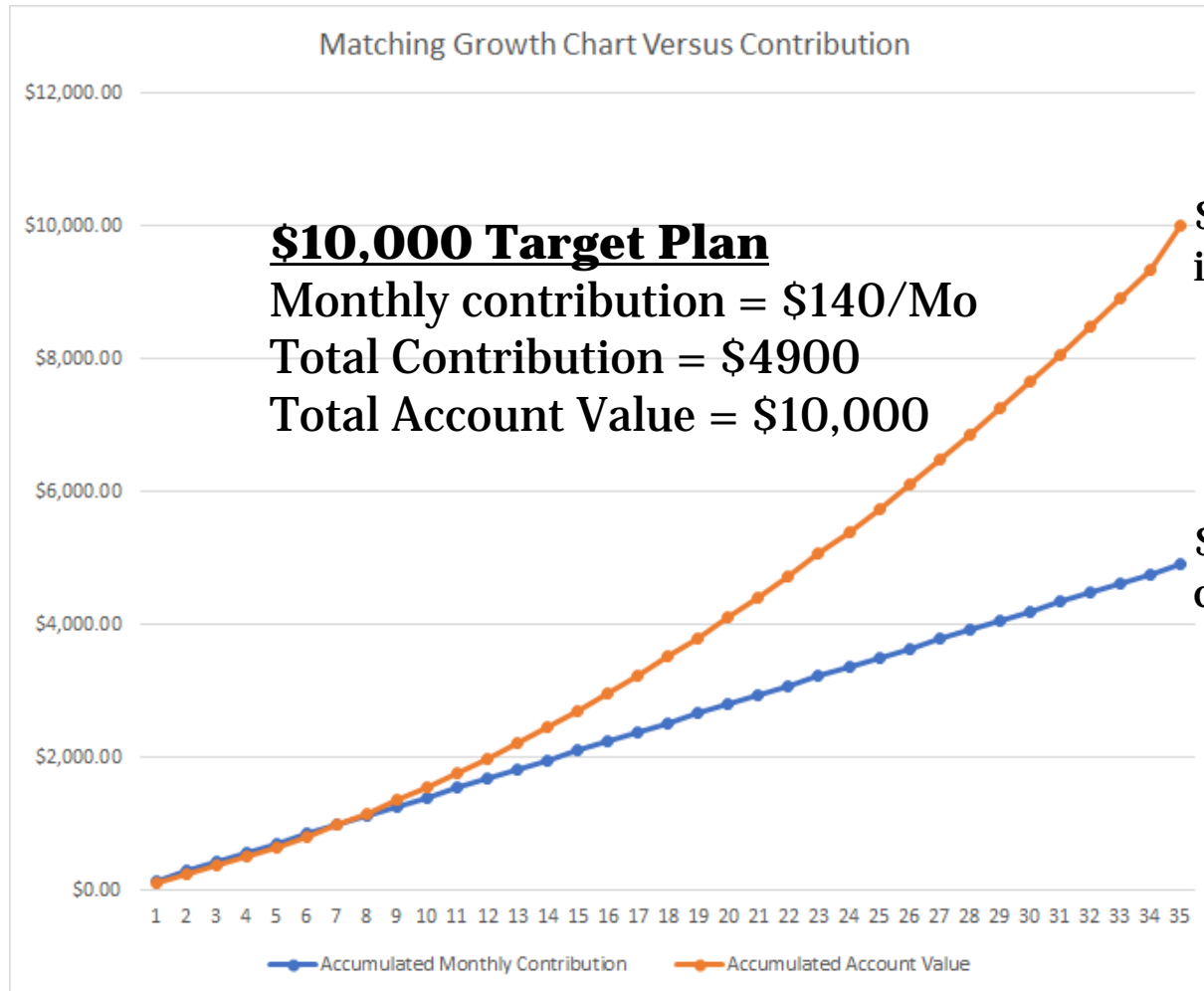
- What are your estimated out of pocket health/medical 213(d) expenses?
 - Co-pays and deductibles, ambulance, lab services, doctors not classified on your health insurance, dentists, orthodontists, osteopaths, chiropractors, optometrists, ophthalmologists, opticians, optical goods, eyeglasses, podiatrists, nursing and personal care facilities, hospitals, home health care, long term care, fertility procedures, Lasik surgery, drug stores, pharmacies, hearing aids, orthopedic goods/prosthetics, counseling services – debt/marriage/personal and more . . .
- The HMA VISA card will match you about dollar for dollar for 213(d) medical benefits (depending on what plan you select).
- Better than a Health Savings Account (HSA).
- Can allow you to decrease your health insurance premiums by raising your deductible which would be covered under this HMA account.
- Covered in Forbes, May 17, 2017, “A New Approach to High Deductibles”. John Goodman: <https://www.forbes.com/sites/johngoodman/2017/05/17/a-new-approach-to-high-deductibles/#6621ba6f72cc>

Free Telemedicine Benefit



- Unlimited, monthly telemedicine access through various preferred, telemedicine partners.
 - Other telemedicine services can charge as much as \$55 per visit.
- A rapidly growing service.
 - Safe and efficient way for patients to forgo both lengthy wait times and expensive office visits to address the vast majority of medical conditions.
- Works extremely well for conditions that are non-life threatening.
 - Easily treated by a doctor to prescribe treatment either over the phone or face-to-face on the internet within 30 minutes.
- The Health Visa Card creates savings on medical expenses in a variety of ways for our customers.

Chart of the Matching



Health Matching Account (HMA)



Product Option	Monthly Cash Contribution (Individual)	35-Month Total Contribution (Individual)	35-Month Target Account Balance Cap
HMA 2500	\$40	\$1,400.00	\$2,500
HMA 5000	\$84	\$2,940.00	\$5,000
HMA 7500	\$113.50	\$3,972.50	\$7,500
HMA 10000	\$140	\$4,900.00	\$10,000
HMA 15000	\$198	\$6,930.00	\$15,000
HMA 20000	\$251	\$8,785.00	\$20,000
HMA 25000	\$303	\$10,605.00	\$25,000
HMA 30000	\$370	\$12,950.00	\$30,000
HMA 40000	\$485	\$16,975.00	\$40,000
HMA 50000	\$605	\$21,175.00	\$50,000
HMA 60000	\$725	\$25,375.00	\$60,000

Phone Script



- Download the Latest Covid-19 PowerPoint – this is a dynamic link as it will always have the latest updated PowerPoint with updated numbers etc:
<https://bit.ly/2UCX8M3>
- Here is a video on going through the slides:
<https://youtu.be/GFye5KUCh-w>