



## Alliance is hiring Life Insurance Agents/ Sales Managers/ Regional Vice Presidents

ANG is actively searching for individuals who embody ambition, goal-oriented drive, and an entrepreneurial spirit to become integral members of our team. We value candidates capable of working independently within our highly scalable and replicable business model. We seek individuals with a passion for success, a dedication to helping others, and the willingness to invest the effort required to realize their financial goals. In this role, you'll find pathways to swift advancement, with the potential for immediate promotion to Regional Sales Manager and, in subsequent steps, to the esteemed position of National Sales Director. Join us on this exciting journey, where your aspirations meet rewarding opportunities for professional growth and achievement.

## Alliance conducting business in the independent distribution of Life Insurance

As an Independent Marketing Organization (IMO), Alliance holds contracts with numerous prominent insurance carriers, allowing us to engage in marketing, business solicitation, and sales operations across all U.S. states. In comparison to Managerial General Agency contracts associated with captive insurance companies like MassMutual, New York Life, Prudential, and others, our carrier contracts offer elevated commission levels. Moreover, our expansive product portfolio surpasses those of our counterparts. This abundance of offerings enables ANG to provide our agents with notably superior compensation packages. Notably, our Sales Managers enjoy override commissions from their entire downline hierarchy in any state, as long as the producer is licensed to conduct business there and adheres to any specific requirements imposed by the carrier or regulations.

## Alliance is a strategic partner of the largest NMO in the country - Integrity Marketing Group

Alliance National Group (ANG) has forged a strategic partnership with Integrity Marketing Group, LLC (Integrity), the nation's largest independent distributor of life and health insurance products, headquartered in Dallas, TX. Integrity spearheads a transformative movement aimed at redefining the insurance experience for agents, carriers, and consumers. This involves the provision of a comprehensive training system meticulously designed to anticipate and address the challenges our agents may encounter, thereby delivering tailored financial solutions to meet our client's diverse needs. The collaborative efforts of this partnership propel ANG's growth, as it integrates Integrity's substantial resources into the foundation of our company, ensuring that Alliance scales at an accelerated pace.



## **ALLIANCE IS ONE-STOP BUSINESS SOLUTION FOR YOUR PROFESSIONAL NEEDS**

**FINANCIAL INDEPENDENCE:** We are dedicated to establishing an entrepreneurial platform that caters to the aspirations of both individual producers aiming for an active six-figure income and builders seeking to create a passive income stream through our hierarchical business structure.

One distinctive feature of our approach is the complete absence of cold calling or door-knocking. At ANG, we employ the proprietary data-driven Digital Exclusive Verified Instant Lead (DEVIL) generation system. Our agents exclusively respond to the requests of prospective clients, avoiding the common pitfalls associated with approaching family, friends, neighbors, and co-workers. We firmly believe that such traditional methods often result in frustration, failure, embarrassment, and long-term disaster. Instead, we educate our agents on the professional way to build a Direct Sales Business, emphasizing transparency, ethical practices, and genuine connections without resorting to hype, hassle, manipulation, or deception.

**PRODUCT PORTFOLIO & CARRIERS:** Alliance ensures our producers have access to contracts with top-tier and highly-rated insurance carriers evaluated by agencies such as Moody's, A.M. Best, Fitch, and Standard & Poor's. These contracts cover a diverse range of products, including traditional life and Final Expense offerings from esteemed providers like AIG, Mutual of Omaha, American Amicable, F&G, National Life Group, Americo, American National, Aetna, Aflac/Tier One, CFG, Foresters, GWIC, Prosperity, Protective, Royal Neighbors, Transamerica, John Hancock. Additionally, for retirement planning and wealth management solutions, we collaborate with Nassau Life, Athene, SILAC, F&G, ANICO, EquiTrust, Guaranteed Income Life, and more. This comprehensive network empowers our producers to offer a wide array of high-quality options to meet diverse client needs.

**COMPENSATION:** At ANG, we offer the most aggressive and highest compensation commission schedule in the industry, with clear promotional guidelines. Motivated agents are eligible to be promoted to the next contract level based on their current two-month production, which is not available when working directly with the carrier or with an appointed general agent.

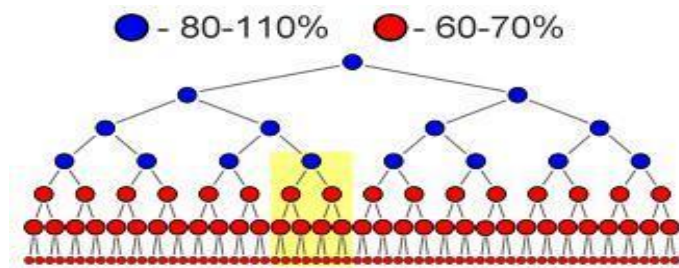
Our brand-new agents start at 90% commission and can advance up to 145%\*. ANG also pays producer bonuses, so agents can earn up to 8% additional commission on their annual production. With guaranteed vesting, agents can build a book of business to generate passive income through renewals. Agency builders can use ANG's turnkey system to build successful, profitable agencies. ANG's Bonus Program further rewards hardworking agents and agency managers for their efforts. ANG does not charge its agents any membership fees, club fees, contract promotion fees, or training fees. This means that our agents can maximize their earnings as much as possible. (See below for a sample of average commission scenarios and ANG's compensation table.)

\* - *non-NY approved products.*

### **Alliance National Group is a company of partners**

Every licensed insurance agent partnering with Alliance National Group (ANG) is more than an agent; they become a valued partner in our shared success story. Our partners enjoy a comprehensive compensation package that includes competitive sales commissions, vested renewals, company stock options, and bonuses derived from our profit-sharing distribution. Once agents are fully acquainted with our diverse range of financial products, they undergo specialized training to elevate their roles to Regional Sales Managers. In this capacity, they not only enhance their income through personal sales but also have the opportunity to build and lead their own teams. By recruiting agents within their hierarchy, they unlock the potential for overriding commissions based on the production of their downline.

For experienced agents, the opportunity to recruit and cultivate a team is a pathway to exponential growth. Imagine the impact: by consistently hiring one new agent per month, providing them with a month of dedicated training, and then repeating this process, you and your team could burgeon to an impressive 2,048 producers by the end of the year. This systematic approach to recruitment and training ensures a dynamic and flourishing hierarchy, maximizing your earning potential and leadership influence within our organization.



### **IPO of Common Stock Shares**

The company is actively preparing for its IPO in 2025, intending to release a total of 120,000,000 common stock shares and aiming for a robust valuation of \$3 billion in the United States and Canada. In anticipation of this significant offering, ANG is initiating the distribution of stock options to its contracted producers over the vesting period. Producers will receive 10 stock options/RSUs for every \$1,000 of annualized premium-issued production in life insurance and 2 stock options/RSUs for every \$1,000 deposited premium in annuity sales.

For more comprehensive details, please consult the attached Prospectus in the Independent Producer Agreement. To illustrate, if a producer's annualized premium production in life insurance amounts to \$150,000, they will be entitled to 1,500 company shares currently valued at \$25 per share by Goldman Sachs, totaling a substantial value of \$37,500. Furthermore, generating \$1,000,000 in deposited premium from annuity sales will earn them an additional 2,000 shares, equating to \$50,000, significantly enhancing their income potential and contributing to the creation of generational wealth for their families.

### **Proven System**

Alliance National Group is committed to implementing successful, proven turn-key business systems, providing our agents with more than just an opportunity – we offer a career and a platform to build a lasting future. This commitment has driven us to develop the most comprehensive and innovative lead, training, support, and compensation system in the industry.

Recognizing the significant industry disparity in time allocation between prospecting for clients and engaging with qualified prospects, ANG challenges the norm. While most agents spend 90% of their time prospecting and only 10% in meaningful client interactions, our unique ideology allows us to reverse this ratio. As a result, our producers can focus the majority of their time on deal closings rather than cold calling. We achieve this by taking care of prospecting through the provision of highly accurate and qualified leads. This strategic approach ensures that our agents can maximize their efficiency and effectiveness in building valuable client relationships and driving successful transactions.

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## Qualified Leads

At ANG, the success of our agents is our paramount concern. We understand that the primary obstacle to most producers' success is the challenge of finding individuals who genuinely want and need their products. To address this, we have developed and implemented our proprietary data-driven Digital Exclusive Verified Instant Lead (DEVIL) generation system at ANG. This cutting-edge system is designed to eliminate the hurdles associated with lead generation, ensuring our agents have a steady stream of high-quality leads ready for engagement. With DEVIL, we empower our agents to focus on what they do best – providing valuable solutions to clients – without the hindrance of lead acquisition concerns.

**Today's Records: 131,162**

**Digital Exclusive Verified Instant Lead Generation System**

Please Enter Search Criteria

**Geography**

Property County (5 items)

**Ownership**

One Per/All Per Owner (1 item)

**Transaction**

**131,162 leads available for the period**

From (mm/dd/yyyy): To (mm/dd/yyyy):

01/01/2021 02/01/2022

**LeadCENTER** stands as an on-demand, user-friendly online platform strategically crafted to facilitate seamless connections between Integrity-affiliated agents and advisors with consumers. This platform serves as a pivotal tool, simplifying the acquisition and management of leads to an unprecedented level of efficiency. With its streamlined functionality, LeadCENTER equips Integrity agents with a convenient lead mapping tool, allowing access to leads from any corner of the country. Beyond geographical convenience, it offers access to compliant and exclusive leads, efficient management of pre-existing leads, real-time notifications for new leads, competitive pricing, and more. All these features work in harmony to empower Integrity agents and advisors, enabling them to effortlessly reach and serve a broader spectrum of consumers.

**LeadCENTER** | JOHN SMITH | I'm Available:

**Order Leads**

Heat Map

Product, Lead Category, and state must be selected to view available leads.

	Lead Type	Lead Age (Days)	Available Leads	Unit Cost/Lead	Order Quantity
<b>By Level</b>					
<input checked="" type="checkbox"/>	Diamond Life Lead	0-2	678	\$11	<input type="text"/>
<input checked="" type="checkbox"/>	Titanium Life Lead	3-30	8392	\$9	<input type="text"/>
<input checked="" type="checkbox"/>	Platinum Life Lead	31-60	3446	\$4	<input type="text"/>
<input checked="" type="checkbox"/>	Gold Life Lead	61-90	654	\$3	<input type="text"/>
<input checked="" type="checkbox"/>	Silver Life Lead	91-180	109	\$1.5	<input type="text"/>
<input checked="" type="checkbox"/>	Bronze Life Lead	181+	90	\$0.75	<input type="text"/>
<b>Other</b>					
<input checked="" type="checkbox"/>	Ethos Fresh Abandon Cart Insurance Lead	0-30	118	\$18	<input type="text"/>
<input checked="" type="checkbox"/>	Instant Internet Lead w/ Beneficiary	0-30	57	\$14	<input type="text"/>
<input checked="" type="checkbox"/>	Life Insurance Questionnaire	0-30	46	\$16	<input type="text"/>

## Income Replacement & Debt Protection Leads Sample

1	HOME TEL	LEAD ID	OWNER NAME	BIRTH DATE	AGE	OWNER NAME	BIRTH DATE	AGE	FIRST CELL TEL	SECOND CELL TEL	LENDER	LOAN	STREET ADDRESS	CITY	ST	ZIP	COUNTY	BUSINESS NAME
2	(516) 792-	H 10422573	Peter	12/01/1974	46	Annmar	09/03/1976	44	(516) 792-	C (516) 697-	C prgillen@aContour Mtg	400,000	99 Ches	Malverne	NY	11565	NASSAU	AMLIND CONCR
3	(516) 541-	H 37118892	Rocco	11/01/1996	24	Cynthia	09/01/1958	62	(516) 541-	C (516) 541-	C cynthiapesc Quicken Lns	305,200	139 Parl	Massapequ	NY	11758	NASSAU	
4	(516) 242-	H 140295862	Giuse	06/01/1958	62	Anne Ba	02/01/1961	59	(516) 328-	C (516) 241-	C arilll@gnNationwide Mtg Bankers In	316,000	173 Invir	Floral Park	NY	11001	NASSAU	FAB CUSTOM TI
5	(718) 271-	H 9591875	Cesar	07/01/1971	49	Betsy Ol	02/01/1973	48	(917) 855-	C (516) 417-	C colivera@e United Mtg	405,700	14 Terra	Floral Park	NY	11001	NASSAU	
6	(516) 945-	H 12128198	Motil	03/01/1953	67	Sarah N	10/01/1979	41	(516) 352-	C (516) 945-	C mragoonat Citibank	353,000	328 Lou	Floral Park	NY	11001	NASSAU	
7	(516) 775-	H 17835218	Bert L	03/01/1958	62	Darryl R	02/01/1960	61	(917) 697-	C (917) 250-	C blurch@aol Federal Svcs Bk	322,200	1936 By	Elmont	NY	11003	NASSAU	CORNERSTONE
8	(718) 434-	H 151310903	Verlin	03/01/1973	47	Danielle	05/01/1997	23	(347) 392-	C (718) 434-	C verlinw@d Jovia Fin' FCU	308,736	115 Diai	Elmont	NY	11003	NASSAU	
9	(718) 591-	H 1117447	Mam	05/01/1982	38	Shahin S	11/01/1981	39	(917) 767-	C (516) 616-	C shahins@atMeadowbrook Fin'l Mtg Bk	497,200	156 Oak	Elmont	NY	11003	NASSAU	MARL CONSTRU
10	(516) 462-	H 11407	Keith	10/01/1967	53	Lori A St	06/01/1958	62	(516) 775-	C (516) 462-	C khalop@en North American Svcs Bk	330,000	2118 Ba	Elmont	NY	11003	NASSAU	
11	(516) 455-	H 168382660	Marie	08/01/1952	68	Reynold	12/01/1947	73	(516) 285-	C (516) 455-	C rochdalede Reliance First Cap	263,000	11529 P	Elmont	NY	11003	NASSAU	ROCHDALE DEN
12	(516) 775-	H 42664101	Spera	07/01/1979	41	Kevens I	09/01/1982	38	(516) 775-	C (718) 807-	C sperantadu Meadowbrook Fin'l Mtg Bk	378,000	198 Hea	Elmont	NY	11003	NASSAU	
13	(347) 363-	H 169387715	Sugrir	02/01/1963	58	Ukhada	12/01/1966	54	(347) 561-	C (347) 363-	C opheliabud Meadowbrook Fin'l Mtg Bk	228,000	1530 Mi	Elmont	NY	11003	NASSAU	
14	(718) 642-	H 52949816	Muha	03/01/1950	70	Syeda Is	06/01/1952	68	(646) 226-	C (646) 644-	C italionstalic Jet Direct Fndg	510,000	26 Barb	Elmont	NY	11003	NASSAU	KLOCNER & CO
15	(718) 699-	H 169812296	Ivan E	02/01/1984	37	Elizabeth	08/01/1984	36	(917) 559-	C (412) 915-	C platanas@ Loandepot.com Llc	585,000	26016 E	Floral Park	NY	11004	QUEENS	
16	(718) 908-	H 168214206	Rutba	11/01/1985	35	Nuvia K	05/01/1962	58	(917) 544-	C (917) 833-	C rtabassum@Lakeview Ln Servicing	543,716	7935 26	Glen Oaks	NY	11004	QUEENS	
17	(718) 343-	H 48817354	Louis	09/01/1961	59	Maria Iv	01/01/1962	59	(718) 810-	C (718) 810-	C louismatari Quicken Lns	159,000	8115 26	Floral Park	NY	11004	QUEENS	
18	(718) 749-	H 36686887	Hares	07/01/1969	51	Bhavani	12/01/1972	48	(718) 343-	C (718) 749-	C haarpatel@East Coast Cap Corp	576,000	8326 26	Floral Park	NY	11004	QUEENS	BUILTUSA
19	(608) 755-	H 169812383	Gurbs	11/01/1951	69	Anmol C	03/01/1987	33	(646) 269-	C (347) 573-	C sweetebbub United Wholesale Mtg	350,000	8050 25	Glen Oaks	NY	11004	QUEENS	
20	(718) 279-	H 48758150	Mark	03/01/1982	38	Annie Tr	05/01/1985	35	(917) 608-	C (718) 279-	C dwygecob Loandepot.com Llc	536,000	1019 Mi	Franklin Sq	NY	11010	NASSAU	
21	(718) 497-	H 45579377	Peter	09/01/1969	51	Cheryl C	10/01/1973	47	(516) 568-	C (516) 568-	C peter13c@Newrez Llc	509,000	755 Bay	Franklin Sq	NY	11010	NASSAU	CREATIVE MEAT
22	(516) 485-	H 45623507	Thom	07/01/1965	55	Debra H	10/01/1969	51	(516) 287-	C (516) 417-	C thehogans@Home Pt Fin'l	370,000	802 Gar	Franklin Sq	NY	11010	NASSAU	AMERICAN CON
23	(516) 593-	H 155506832	Anthe	12/01/1954	66	Patricia	11/01/1954	66	(516) 593-	C (347) 528-	C tetleygirl@ Movement Mtg	312,240	1071 Ro	Franklin Sq	NY	11010	NASSAU	
24	(718) 631-	H 1431172	Micha	12/01/1983	37	Tina M I	05/01/1980	40	(718) 631-	C (917) 930-	C tcarneys@y Cross Contry Mtg	450,000	232 Har	Franklin Sq	NY	11010	NASSAU	
25	(516) 486-	H 146684499	Anthe	08/01/1956	62	Maria C	05/01/1956	64	(516) 361-	C (516) 361-	C mcuoco@e Loandepot.com Llc	448,500	244 Ser	Franklin Sq	NY	11010	NASSAU	
26	(347) 426-	H 168589726	Fahe	12/01/1963	57	Waseen	12/01/1965	55	(917) 742-	C (646) 248-	C fharis@mnr Newrez Llc	343,000	56 Doris	Franklin Sq	NY	11010	NASSAU	LITTLE MOZART
27	(516) 584-	H 142411023	Christ	01/01/1983	38	Lauren V	08/01/1982	38	(516) 398-	C (516) 398-	C magikstic Finance Of America Mtg	457,500	178 Rul	Franklin Sq	NY	11010	NASSAU	WEISSMAN, LYL
28	(516) 849-	H 149566909	Lucio	03/01/1961	59	Rosa Mr	10/01/1942	78	(516) 849-	C (516) 352-	C ericmelend Cross Contry Mtg	505,672	53 Madi	Franklin Sq	NY	11010	NASSAU	
29	(516) 326-	H 152543496	Kriste	10/01/1981	39	James Jr	11/01/1971	49	(516) 978-	C (516) 456-	C kristen.joyc Loandepot.com Llc	743,875	814 Che	Franklin Sq	NY	11010	NASSAU	
30	(718) 423-	H 169400850	Micha	11/01/1983	37	Fay Stae	08/01/1985	35	(516) 937-	C (917) 345-	C chrisaccetti Loandepot.com Llc	365,000	619 Wo	Franklin Sq	NY	11010	NASSAU	
31	(516) 485-	H 169393382	Brian	09/01/1969	51	Maureen	11/01/1969	51	(516) 298-	C (516) 297-	C chmurray@B Homebridge Fin'l Svcs Inc	444,500	747 Flor	Franklin Sq	NY	11010	NASSAU	
32	(516) 482-	H 169318558	Erika	05/01/1980	40	Paul Rai	09/01/1956	64	(917) 575-	C (516) 491-	C enagy@hur Loandepot.com Llc	513,000	6 Cary R	Great Neck	NY	11021	NASSAU	ANNECTO MED
33	(516) 627-	H 37861012	Teren	06/01/1980	40	Ann Hig	11/01/1954	66	(516) 467-	C (516) 627-	C thiggins@g Wells Fargo Bk	875,000	216 Pari	Manhasset	NY	11030	NASSAU	MAASS FAMILY

## Final Expense Leads Sample

Call	Phone	First Nam	Last Nam	Birth Date	Age	Address	City	State	Zip	Coverage	County	Beneficiary Name	Relationship	Email	TimeStamp	Agent
Call	929-472-91	Ayesha		11/08/1966	56	10608 16	Jamaica	NY	11433	10001	Queens	Kiyana	Child	ayesh8/3/2022	1:31	John McKarthy
Call	347-684-91	Isidro		05/07/1964	58	3743 80 S	Jackson Heights	NY	11372	10001	Queens	Arleth	Spouse	gonz18/3/2022	11:45	John McKarthy
Call	917-459-48	Phyllis		02/16/1966	56	50-29 Br	Queens	NY	11377	5000	Queens	Josette	Parent	phylli8/6/2022	2:35	John McKarthy
Call	516-406-52	Vanette		05/18/1953	69	4621 Ro	Flushing	NY	11355	10000	Queens	Nancy	Child	fanfa8/6/2022	17:31	John McKarthy
Call	917-376-16	Bibi		10/22/1958	64	3606 30t	Astoria	NY	11106	5000	Queens	Bibi Uc	Parent	bibi-u8/6/2022	22:54	John McKarthy
Call	718-781-53	Ramon		09/18/1952	70	1671 Ma	Ridgewood	NY	11385	10001	Queens	Mi Hij	Other	torior8/7/2022	19:34	John McKarthy
Call	201-726-41	Phyllis		02/16/1966	56	50-29 Br	Woodside	NY	11377	5000	Queens	Josette	Parent	phylli8/8/2022	2:45	John McKarthy
Call	347-987-99	Parbattie		09/01/1962	60	88-28 16.	Jamaica	NY	11432	10001	Queens	Devinc	Child	seunz8/9/2022	22:09	John McKarthy
Call	917-741-74	Yolanda		01/26/1961	61	316 Beac	Arverne	NY	11692	10000	Queens	Allen F	Spouse	yolan8/10/2022	22:23	John McKarthy
Call	770-728-34	Peter		02/06/1958	64	91-20 21.	Queens Village	NY	11428	10000	Queens	Devon	Child	peter8/12/2022	13:34	John McKarthy
Call	347-262-23	James		03/15/1956	66	110 Asto	Astoria	NY	11102	10001	Queens	Joe Hu	Sibling	yours8/13/2022	16:02	John McKarthy
Call	347-515-09	Rafael		06/24/1961	61	194 56 1.	Saint Albans	NY	11412	10001	Queens	Ismael	Child	rafael8/14/2022	18:22	John McKarthy

## Business Leads

CALL	PHONE	COMPANY	CONTACT	TITLE	EMAIL	WEB ADDRESS	ADDRESS	CITY	ST	ZIP	SALES VOLUME	SIC CODE	EMPLOYEES
Call	81383745	Comput	Robert	Web Devel	rlehnertz@www.cot		2909 W	tampa	FL	33629	\$5 TO 10 ML	1521-03	10 TO 19
Call	90434576	Brooks	Valenci	General M	valencia.ja@www.bro		3599 Un	jacksonvill	FL	32216	\$1 TO 2.5 ML	5632-07	10 TO 19
Call	32178337	Cody &	Nick Pel	Owner	n.pelligrin@www.cod		1235 Fa	merritt isk	FL	32952	\$500K TO \$1 ML	5812-08	10 TO 19
Call	35226580	Univers	Jeanett	President	rruiz@ms@www.gali		1 Unive	gainesville	FL	32611	\$5 TO 10 ML	5551-13	20 TO 49
Call	30569170	Morgan	Ivan An	Vice Presid	iamador@www.mo		3100 SW	miramar	FL	33027	\$1 TO 2.5 ML	5531-01	10 TO 19
Call	30585488	Bayview	Randon	General M	randonca@www.bay		4425 Po	coral gabl	FL	33146	\$1 TO 2.5 ML	5812-08	20 TO 49
Call	40739778	Comfor	Bob Sch	Chief Finan	b.schafer@www.con		2775 Fl	kissimmee	FL	34746	\$1 TO 2.5 ML	8111-03	10 TO 19
Call	77287854	Nova Pr	Helen G	Partner	h.german@novapor		Po Box 7	port st luc	FL	34985	\$5 TO 10 ML	2741-05	10 TO 19
Call	35226580	UF & Sh	Erin Ber	Assistant P	erin.berk@www.gali		1600 SW	gainesville	FL	32610	\$2.5 TO 5 ML	5812-08	50 TO 99
Call	30566607	Donnell	Victor C	CAD Specia	vchavez@www.dd		4930 SW	miami	FL	33155	\$5 TO 10 ML	7011-11	50 TO 99
Call	95489380	Craig Zi	Anthon	Owner	anthony.li@www.czg		14100 B	north mia	FL	33181	\$2.5 TO 5 ML	7359-39	20 TO 49

## Multi-Line PowerDialer with Integrated CRM

Alliance employs cutting-edge and highly advanced technological tools, seamlessly integrating a multi-line PowerDialer and CRM system with an extensive supply of digital exclusive leads. What sets us apart is that these leads are automatically loaded into the system at no upfront cost to our agents.

Through the PowerDialer's innovative features, including ConnectionBoost, multi-line dialing, and access to new leads, your closing rate is poised to experience a remarkable surge of at least 1500%.

ConnectionBoost, a dynamic engine designed to enhance your producers' performance, ensures greater connectivity with leads and increased deal closures. On average, sales teams leveraging this feature connect with 500% more leads. In essence, your leads will be more likely to answer the phone, and your sales representatives will have the capability to make more frequent calls. This feature encompasses three core functions:

**ConnectionBoost:** Employs advanced AI and machine learning to enhance your answer rate by dynamically selecting a phone number from a pool of over 50,000 numbers, increasing the likelihood of a customer answering.

**Local Presence Dialing:** Displays real local number on caller ID that works when called back, improving connection and answer rates.

**Progressive Caller ID:** Automatically rotates caller ID numbers from a pool on each call, overcoming call screening and allowing our sales team to dial more frequently.

Moreover, our system is equipped with AI-powered spam protection, detecting and removing numbers with low connection rates to minimize the risk of your numbers being marked as spam. This comprehensive approach ensures optimal efficiency and effectiveness in reaching and engaging with potential clients.

The screenshot displays a CRM dialing interface with the following components:

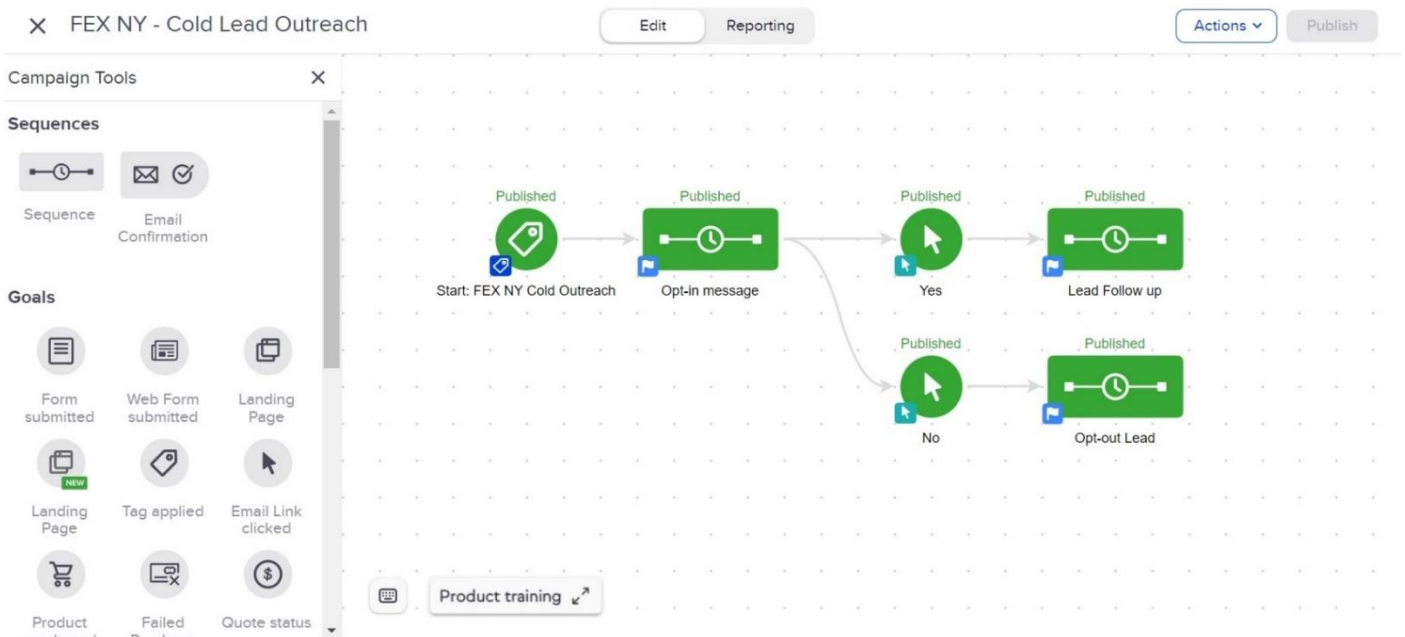
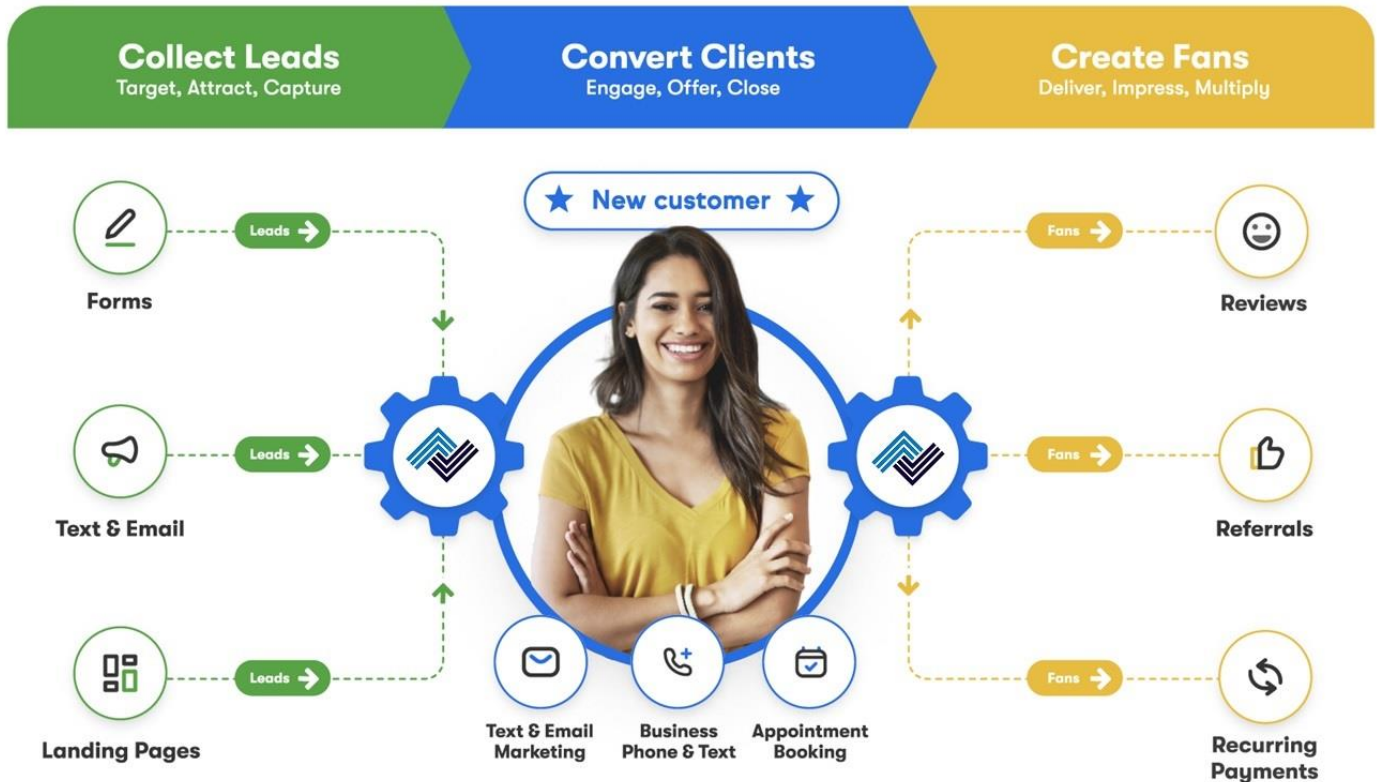
- Session Overview:** Includes buttons for "PAUSE DIALING" and "END SESSION", and an "ADD LIST" button.
- OVERVIEW:** A summary of call statistics:

QUEUED	DEFERRED	DIALED	ANSWERED	CONNECTED	TALKTIME
420	4	0	0	0	00:00:00
- SUBSCRIPTIONS:** A list of active subscriptions, including "Kixie Powerlist!" with 420 queued and 1 deferred calls.
- RESERVED CONTACTS:** A table of 10 contacts, all with a "Dialing" status.

Status	Phone Number	Title	Name	Email	Powerlist
Dialing	---	Mr.	Kent Brockman	<a href="mailto:brockman@jfp.ep">brockman@jfp.ep</a>	Kixie
Dialing	---	Sir	Jimbo Jones	<a href="mailto:jjones@email.com">jjones@email.com</a>	Kixie
Dialing	---	Sir	Ralph Wiggum	<a href="mailto:mrwiggles@vec.ma">mrwiggles@vec.ma</a>	Kixie
Dialing	---	Mrs.	Patty Bouvier	<a href="mailto:pattycakes@leold.lq">pattycakes@leold.lq</a>	Kixie
Dialing	---	Mr.	Todd Flanders	<a href="mailto:brockman@jfp.ep">brockman@jfp.ep</a>	Kixie
Dialing	---	Sir	Carl Carlson	<a href="mailto:stonecutter@pp.com">stonecutter@pp.com</a>	Kixie
Dialing	---	Sir	Martin Prince	<a href="mailto:mprince@aots.com">mprince@aots.com</a>	Kixie
Dialing	---	Mrs.	Helen Lovejoy	<a href="mailto:ladylove@stuff.io">ladylove@stuff.io</a>	Kixie
Dialing	---	Ms.	Akira Kurosawa	<a href="mailto:akuro@oishi.jp">akuro@oishi.jp</a>	Kixie
Dialing	---	Mrs.	Maude Flanders	<a href="mailto:maude@xtian.co">maude@xtian.co</a>	Kixie
- ACTIVE SESSION:** Displays session details such as Session ID, Powerlist ID, and Session Status (Started).

## Automation

At Alliance, you will elevate your growth journey with Alliance's revolutionary Easy Automation and Advanced Automation features, paving the way for unparalleled success in less time. Customize your strategy by leveraging each autonomously or synergizing both for maximum impact. Whether you opt for a singular or integrated approach, be confident in witnessing a remarkable uptick in lead conversions and successful deal closures. Our system empowers you with sophisticated, personalized, and automated follow-up mechanisms, guaranteeing seamless interaction with your clients. This not only propels repeat sales but also nurtures a consistent flow of referrals, establishing your stature as a leading professional in the industry.



Date Range Filter Presets Start Date End Date America/New\_York Refresh

Last 7 days 02-08-2023 02-15-2023

Unique Contacts

2.1K

Total Email Performance

EMAILS SENT	4287
DELIVERED	3792
OPENS (15%)	569
CLICKS (0%)	4
UNOPENS (85%)	3223



Opt-Outs (0%)	10
Bounces (12%)	495
Complaints (0%)	16

Sequence & Email Report



### LinkedIn AI Chatbot

Alliance employs an advanced AI chatbot drip campaign tailored to engage with highly qualified consumers, including business owners, high-skilled professionals, financial advisers, tax specialists, and more. Our approach involves initiating meaningful conversations about wealth and retirement plans, as well as introducing innovative financial products like life insurance. These solutions are meticulously crafted to offer financial security during unexpected events, creating a robust safety net for the future. We are committed to delivering personalized and effective engagement that resonates with the unique needs of our target audience.

People Florida, United States 1 Connections Current company All filters Reset

**Rachail** • 2nd  
Realtor and Independent Business Owner at Salty Miss Spa  
New Smyrna Beach, FL  
Current: Independent **Business Owner** at Salty Miss Spa  
Dale Camillo, MBA, CPFA, AAMS is a mutual connection

**Jaret** • 2nd  
Owner of JARBLY - Business Consulting and Acquisitions  
Boca Raton, FL  
Current: **Owner** and Founder at Jarbly LLC  
Henry Goh, CFP®, ChFC®, RICP® is a mutual connection

**YACIRA** • 2nd  
Business owner  
Fort Lauderdale, FL  
Current: **Business** Consultant - Life & Health Insurance Broker at Self employed  
Jaime Charouf, Mortgage, Real Estate, Insurance Advisor and Frantz Theodore, MBA are mutual connections

Connect Engage Qualify

**Rachail** Campaign: Biz & CPA\*  
Connect Engage Qualify

**Jaret** Campaign: Biz & CPA\*  
Connect Engage Qualify

**Yacira** Campaign: Biz & CPA\*  
Connect Engage Qualify

**Brad Cfs** Messaging

## Training

Alliance paves the way for your journey to success by providing a comprehensive toolkit. This includes proven phone scripts, email templates, follow-up strategies, compelling ads, and more, all seamlessly integrated into our platform.

Experience unparalleled training through the innovative ANG Podcast Network, offering on-demand access to professional insights and motivation. Engage with our online training videos, where industry leaders share their expertise, providing you with valuable lessons.

At the ANG Headquarters, we prioritize your success by hosting new agent training courses with small class sizes, ensuring personalized, in-person guidance for a quick and efficient start to your career.

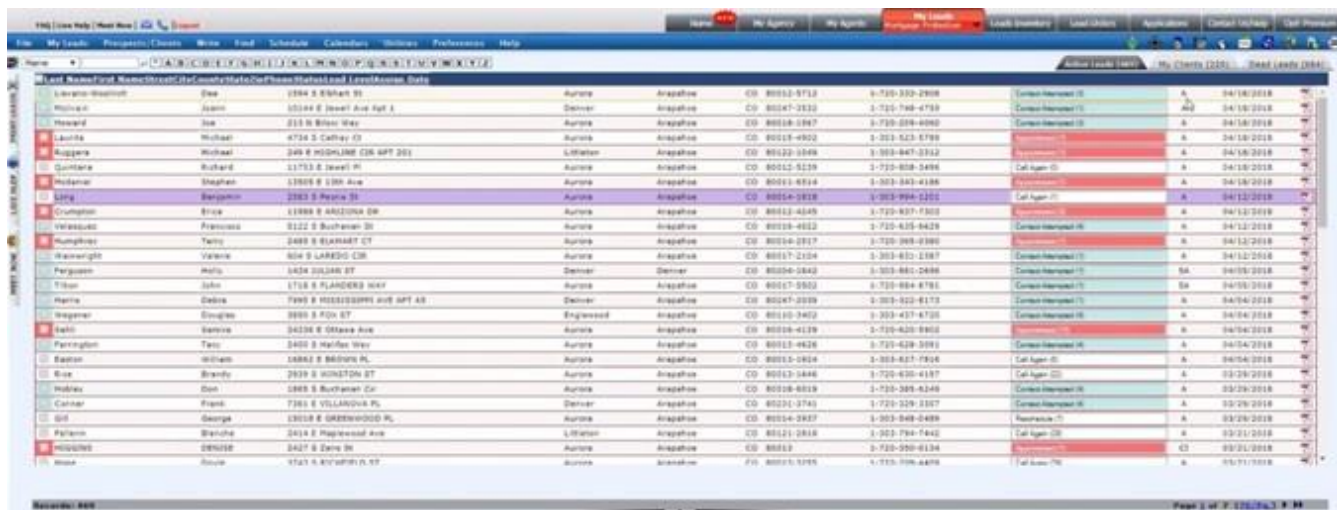
For seasoned agents, our advanced courses, also conducted at the ANG Headquarters, empower you to offer sophisticated products, fostering the growth and profitability of your agency.

Stay at the forefront of industry trends with regional and national conferences that guarantee ongoing education for our agents.

Our certified trainers, all current or former field agents, bring a unique perspective, ensuring that your training comes from individuals who have walked miles in your shoes. Rest assured, you're learning from the best to become the best.

## CRM Tools

ANG will help you compete more effectively by providing customer relationship management (CRM) tools. This software will assist you in tracking your clients from the initial contact to enrollment. Additionally, it offers a calendar and reminder system to ensure you stay organized and on top of your daily, weekly, and monthly tasks. This tool will help you build your business and streamline the process of uploading final applications to the carrier.



Name	Address	Phone	Email	Status
Leahon, William	1994 S W 84th St	Aurora, Arapahoe CO 80012-5713	3-720-332-2918	Contract Renewal (1)
Morales, Juan	32344 E 1stst Ave Apt 3	Denver, Arapahoe CO 80247-3233	3-720-748-4729	AG
Morford, Joe	213 S Blinn Way	Aurora, Arapahoe CO 80018-0947	3-720-298-6960	Contract Renewal (1)
Leahon, William	4734 S Cather Ct	Aurora, Arapahoe CO 80018-4922	3-303-523-8789	AG
Applegate, Michael	249 E HIGHLINE CIR APT 201	Lafayette, Arapahoe CO 80522-0494	3-303-847-2312	AG
Quintana, Richard	11753 E Jewell Pl	Aurora, Arapahoe CO 80012-5239	3-720-858-2488	Call Agent (1)
Holman, Stephen	13805 S 13th Ave	Aurora, Arapahoe CO 80011-6514	3-303-843-4184	AG
Leahon, William	13833 S Peoria St	Aurora, Arapahoe CO 80054-1818	3-303-994-5201	Call Agent (1)
Curtis, Eric	11888 S ARIZONA DR	Aurora, Arapahoe CO 80013-4845	3-720-937-7303	AG
Verasquez, Francisco	8122 S Buchanan St	Aurora, Arapahoe CO 80018-4822	3-720-435-8429	Contract Renewal (1)
Rumple, Yanni	2489 S BLAINE CT	Aurora, Arapahoe CO 80014-2917	3-720-368-0980	AG
Wainwright, Valerie	804 S LARSEN CIR	Aurora, Arapahoe CO 80017-2194	3-303-652-2387	Contract Renewal (1)
Pergues, Matt	3424 JOLIEN ST	Denver, Denver CO 80204-0842	3-303-882-2488	Contract Renewal (1)
Tilson, John	1718 S PLACER RD	Aurora, Arapahoe CO 80017-0920	3-720-884-8781	AG
Watts, Stefan	7989 S HOLLISTOWN AVE APT 48	Denver, Arapahoe CO 80247-2039	3-303-322-8172	Contract Renewal (1)
Wagner, Douglas	3985 S Fox St	Englewood, Arapahoe CO 80120-3422	3-303-437-4720	AG
Leahon, William	34236 E Ottawa Ave	Aurora, Arapahoe CO 80018-4129	3-720-420-8902	Contract Renewal (1)
Parrington, Tami	3422 S Harbor Way	Aurora, Arapahoe CO 80013-4626	3-720-428-3081	Contract Renewal (1)
Balton, William	18862 E BRIDGES PL	Aurora, Arapahoe CO 80013-0824	3-303-821-7924	Call Agent (1)
Rice, Brady	2939 S WINDYON ST	Aurora, Arapahoe CO 80013-1446	3-720-630-4187	Call Agent (1)
Holman, Stephen	1885 S Buchanan Cir	Aurora, Arapahoe CO 80018-6819	3-720-349-4246	Contract Renewal (1)
Conner, Frank	7383 E VILLANOVA PL	Denver, Arapahoe CO 80231-0743	3-720-329-3307	Contract Renewal (1)
Bill, George	13018 E GREENWOOD PL	Aurora, Arapahoe CO 80014-2927	3-303-848-0489	AG
Pillay, Santha	2414 E Maplewood Ave	Lafayette, Arapahoe CO 80521-0816	3-303-744-7442	Call Agent (1)
Holman, Stephen	2427 S Dixie St	Aurora, Arapahoe CO 80019	3-720-990-6134	AG
Watts, Stefan	8743 S RIVERVIEW ST	Denver, Arapahoe CO 80215-1295	3-720-708-4498	Call Agent (1)

## Quoting Tools

Alliance employs cutting-edge quoting tools in Life Insurance, Annuity products, Medicare Supplemental, and Medicare Advantage plans across the United States. This ensures our clients receive not only the most affordable but also the most comprehensive plans tailored to their specific needs. With our extensive selection of products, our producers can confidently assure clients that they always have access to the best plans available during every client interaction.

Our agents benefit from instant online access to the latest rates offered by major carriers. This quoting tool is seamlessly integrated for use on desktops, laptops, and mobile devices, providing immediate quotes whether you're

in the comfort of your office or out in the field. This flexibility ensures our agents can deliver up-to-date and accurate information to clients anytime, anywhere.

### FINAL EXPENSE QUOTING PLATFORM



#### FexToolkit lite

##### Coverage Options

or   
 Coverage Type

##### About the client

Sex  Male  Female  
 State   
 Birthday    or   
 Nicotine Use   
 Payment Type

Get Quote

Clear Fields Load Save

### ANNUITY QUOTING PLATFORM



0 Your Product Collection

Home MYGA Fixed Fixed Index SPIA All Products Rider Quoting Illustrations Hide Search Get Page Help

State Premium Age Rating M.V.A. ROP Add'l Premiums Company Product Fee SC Years Comp Riders

Tip: How Do I Find the Best P2P Caps? Advanced Search

Surrender Period Years Fixed Rate Account **FIA Product List** Print List 1-50 of 301 1 2 .. 7

Carrier Name	Annuity Name	AM Best	Max Issue Age	Min Premium	Premium Type	Premium Bonus	Product Fee	Any Annual P-to-P Cap	Fixed Rate	Free Withdrawal Yr 1   Yr 2+	SC Years	GLWB Riders				
16-Year Surrender Period																
<input type="checkbox"/>	AMERICAN EQUITY INVESTMENT LIFE INSU...				Bonus Gold (Index 1-07)	A-	80	5,000	FPA	10.00		1.30	Int / 10%	16 yrs	3-Optional	
15-Year Surrender Period																
<input type="checkbox"/>	ATHENE IA				Athene Performance Elite® 15 [MVA]	A	73	10,000	Single	11.00		5.00	2.20	0% / 5%	15 yrs	
<input type="checkbox"/>	ATHENE IA				Athene Performance Elite® 15 Plus [MVA, ROP, FEE]	A	73	10,000	Single	11.00 to 17.00	0.95	5.00	2.20	10% / 10%	15 yrs	
<input type="checkbox"/>	NATIONAL WESTERN LIFE				NWL Ultra Future® [LOAN]	A	85	2,000 QL 5,000 NQ	FPA	7.75 to 9.00			1.65	0% / 10%	15 yrs	5-Optional
14-Year Surrender Period																
<input type="checkbox"/>	SILAC				Denali 14 [MVA]	B+	80	10,000	1 Year or Less			7.00	3.00	0% / 5%	14 yrs	Required

**Agent Support and Service** At ANG, we are committed to delivering the highest level of service to our agents. Our fully qualified staff is available to assist agents with every aspect of their career, from new business to leads to training.

Through our Agent Concierge Hotline, agents can connect with an experienced field agent at any time of the day. Whether preparing for an appointment or facing a client, our agents have dedicated support to enhance their success.



**INTEGRITY**  
MARKETING GROUP

**TRADITIONAL LIFE**

*Kathy Elkins, Kelly Rardon & Melissa Sporleder*



kelkins@angquote.com



705 W Benjamine Avenue  
Norfolk, NE 68701



1-800-ANG-LIFE

*We pride ourselves on being there for you when you need assistance. Life insurance is for the living; even the death benefit can be used while the insured is living. We can help with options that offer additional riders that are there to protect your client through their entire life.*

Hello! Welcome to Premier Marketing.

Thank you for selecting us as your partners for your Traditional Life business. We look forward to earning your business.

We are a full service platform. We provide you with the sales tools, training, products, illustrations and prescreen risk assessments to help build your life business. We pride ourselves on our personalized case design and targeted solutions to meet your clients' needs and wants, with easy to understand solutions. We provide training with specialized webinars and one-on-one marketing support for the little cases up to the very large case designs. We offer Term, Guaranteed Universal Life, Indexed Universal Life, Whole Life, and Single Pay Life Plans. We have options for clients as young as 14 days up to age 90. Death Benefits starting at \$25k to \$10Million plus.

My team and I can support you and your growing need of clients business with functional concept sales ideas such as Business Solutions (key-man, buy-sell, and executive bonus), College Funding, Estate Planning, Retirement Planning, Pension Maximization, Longevity Planning, Legacy Building, and Life Time Protection Plan. Today's agents are looking for different avenues using Life Insurance; we help provide that need with the newly updated Living Benefits for Chronic Illness, Terminal Illness, Chronic Injury, and Critical Illnesses. The majority of our agents want simple, easy ways of writing business. Our agents have access to our Term and GUL quoting tool. This tool allows them to shop out rates and access our E-applications, Drop-Tickets, and paper forms. The industry has changed a bit with Non-Medical now up to \$2Million for some of our carriers.

With over 35 years of combined experience, we strive to bring our talents to the table in today's competitive market.

If you have any questions, please call us for details.

Thank you!

Kathy Elkins  
kelkins@angquote.com  
ext 207

Kelly Rardon  
krardon@angquote.com  
rm ext 213

Melissa Sporleder  
msporleder@angquote.com  
ext 231



Alliance National  
the most innovative IMCP



Phone  
1-800-ANG-LIFE



Fax  
1-800-696-8312



Address  
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Norfolk, NE 68701



# INTEGRITY<sup>®</sup>

MARKETING GROUP

## FINAL EXPENSE

Nate Doud



ndoud@angquote.com



705 W Benjamine Avenue  
Norfolk, NE 68701



1-800-ANG-LIFE

*We pride ourselves on being*

*there for you when you need*

*assistance. We work hard to*

*issue your cases quickly to*

*ensure you get paid the*

*commission you have earned.*

*As Marketing Professionals, we*

*are dedicated to staying on top*

*of your business - giving you*

*time to do what you need to*

*do and do best...SELL!!*

Hello!

I would like to introduce myself as your Final Expense partner with Premier Marketing. I specialize in planning for that final piece of life's puzzle, funeral planning. With over 15 years in the Insurance Business as a Final Expense Specialist, I can help you with all your final expense needs.

Funeral planning is one of the most overlooked insurance products. I am an expert in identifying the best way to help you handle this sensitive area. Premier Marketing works with numerous A rated carriers from Traditional Final Expense to irrevocable burial trusts allowing me to have a plethora of products for you to select from.

Premier knows that you need to spend your time selling so we provide the following services:

- »»Underwriting assessments & commission issues assistance
- »»Follow up on your new business & pending business
- »»Time to get to know you so we can offer you personalized service
- »»Up-to-date information on our Premier Marketing Facebook Page

Thank you for selecting Premier Marketing as your partner. I am excited to earn your business. If you have any questions, please don't hesitate to contact me.

Thank You!

Nate Doud

ndoud@angquote.com

1-800-ANG-LIFE



Alliance National  
the most innovative IMCO



Phone  
1-800-ANG-LIFE



Fax  
1-800-696-8312



Address  
705 W. Benjamin Ave.  
Norfolk, NE 68701



*Shad Buchanan*  
National Sales Manager



*I understand the importance of prompt new business follow-up. I will issue your cases quickly ensuring you receive the commission you deserve. As a Marketing Professional, I make staying on top of your business my priority - giving you time to do what you do best ... SELL!*

Greetings!

I pride myself on taking the time to get to know you and your business model. I have 20+ years of Insurance & Field Experience. This enables me to provide you with a Full Service Platform that gives you the tools to enlarge your annuity business and enable you to run it smoothly.

My personalized case design and targeted suggestions allow you to provide simple solutions to your clients and meet their wants and needs. I stay on top of the newest product release and changes keeping you one step ahead of the competition. Follow us on Facebook to receive the latest information including News Articles and more. Premier Companies also has access to proprietary products giving you the competitive advantage you deserve.

I'm excited to work with you and look forward to earning your business! If you have any questions, please don't hesitate to contact me.

Thank You!

shad@angquote.com  
ext 4024



**Alliance National**  
The most innovative IMO™



**Phone**  
1-800-ANG-LIFE



**Fax**  
1-800-696-8312



**Address**  
705 W. Benjamin Ave.  
Norfolk, NE 68701

# Compensation Table



To qualify for a new contract level an agent must hit the required production for **two consecutive months**. The Production months end on the last Thursday of each month.

For **producer contracts** only your personal production numbers will count toward your promotion. For **builder contracts** your personal production and your total hierarchy's production will count toward your promotion.

The 50% Max Rule does apply to all builder contracts, If one of your direct legs counts for over 50% of your entire hierarchies production you will only receive 50% credit for that leg.

These contracts represent the ANG contract commission on some products may be different see the ANGComp Grid for details.

# COMPENSATION SCENARIOS

## Part Time Agent

4 appointments per week, 2 apps issued

8 apps total issued monthly

\$1,500 APV (Average Premium Value) per app

8 X \$1,500 = \$12,000 APV

\$12,000 at 90% compensation - \$10,800

75% carrier advance commissions - \$8,100

\$2,700 remaining commissions paid in the 10th, 11th, and 12th month

**Total Annual Commissions: \$120,000**

## Full Time Agent

8 appointments per week, 4 apps issued

16 apps total issued monthly

\$1,500 APV per app

16 X \$1,500 = \$24,000 APV

\$24,000 at 100% compensation - \$24,000

75% carrier advance commissions - \$18,000

\$6,000 remaining commissions paid in the 10th, 11th, and 12th month

**Total Annual Commissions: \$288,000**

## Sales Manager

**Hierarchy:** 4 agents;

You are at 120% contract level

16 apps/ monthly \$24,000 APV

Monthly Income: \$28,800 or \$345,600/ year

**Agent 1 at 90% contract:**

8 apps/ monthly \$12,000 APV

Monthly Income: \$10,800

Override Commission Percentage: 30%

Sales Manager Override Income: \$3,240 monthly

**Agent 2 at 100% contract:**

12 apps/ monthly \$18,000 AVP

Monthly Income: \$18,000

Override Commission Percentage: 20%

Sales Manager Override Income: \$3,600/ monthly

**Agent 3 at 105% contract:**

14 apps/ monthly \$21,000AVP

Monthly Income: \$22,050

Override Commission Percentage: 15%

Sales Manager Override Income: \$3,307.50/ monthly

**Agent 4 at 110% contract:**

16 apps/ monthly \$24,000 AVP

Monthly Income: \$26,400

Override Commission Percentage: 10%

Sales Manager Override Income: \$2,640/ monthly

Total Passive Income: \$12,787.50/ month or \$153,450/ year

**Total Annual Income:** \$345,600 + \$153,450 = \$499,050

**Agency Owner**

**Hierarchy:** 16 agents;

You are at 125% contract level

16 apps/ monthly \$24,000 APV

Monthly Income: \$30,000 or \$360,000/ year

**4 Agents at 90% contract:**

4 X 8 = 32 apps/ monthly \$48,000 APV

Override Commission Percentage: 35%

Sales Manager Override Income: \$16,800/ monthly

**4 Agents at 100% contract:**

4 X 12 = 48 apps/ monthly \$72,000 APV

Override Commission Percentage: 25%

Sales Manager Override Income: \$18,000/ monthly

#### 4 Agents at 105% contract:

4 X 14= 56 apps/ monthly \$84,000 APV

Override Commission Percentage: 20%

Sales Manager Override Income: \$16,800/ monthly

#### 4 Agents at 110% contract:

4 X 16 = 64 apps/ monthly \$96,000 APV

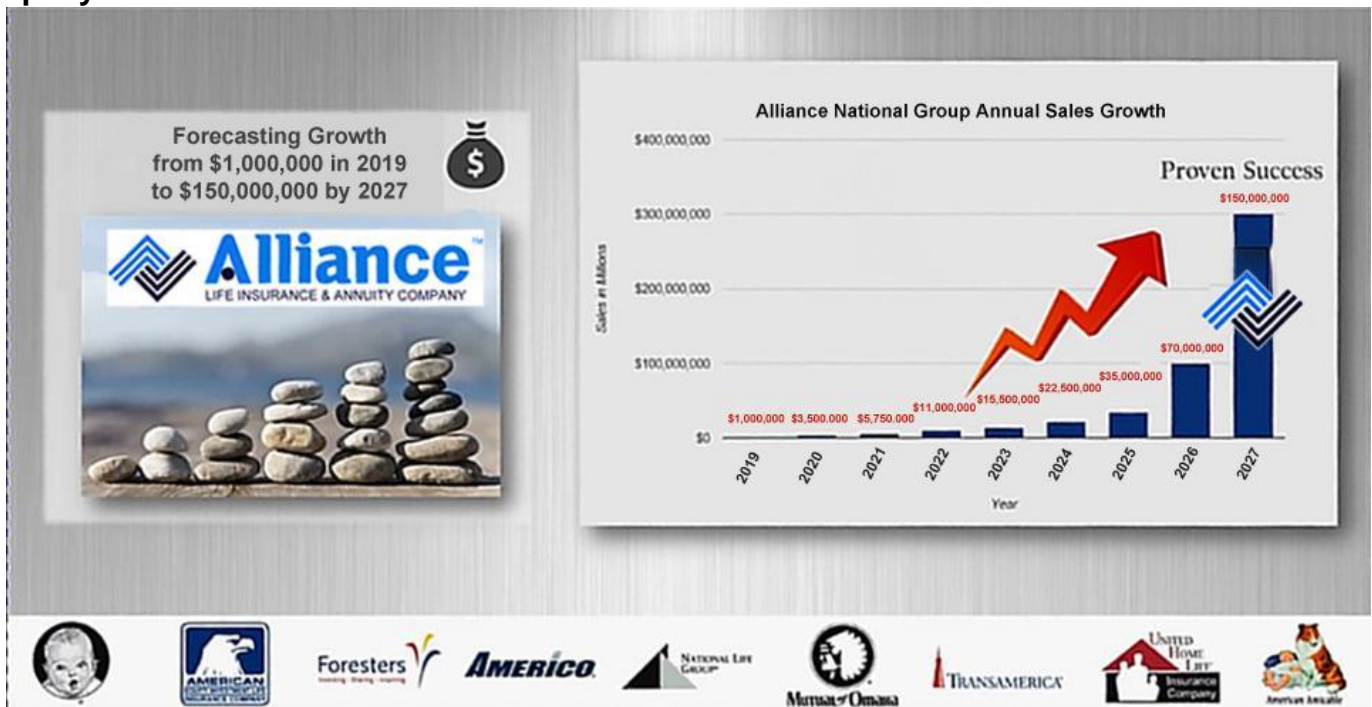
Override Commission Percentage: 15%

Sales Manager Override Income: \$14,400monthly

**Total Passive Income:** \$66,000/ monthly or \$792,000/ year

**Total Annual Income:** \$360,000+\$792,000=\$1,152,000

#### Company Growth



#### Alliance National Group scope of business and products

##### Statistical facts:

51% of total foreclosures occur due to the illnesses, disabilities and medical related expenses\*

32% of total foreclosures because of lost jobs\*

50% of men and 33% of women will develop critical or terminal illness during their lifetime\*

60% of people with health insurance used up all of most of their savings for medical bills\*

70% of U.S. Households are dependent on two incomes\*

75% of Americans after the age of 65 require additional income to pay their bills\*

\*Data provided by LIMRA

The Alliance National Group focuses on Income Replacement, Debt and Estate Protection, Final Expense, Retirement Planning and Wealth Management products of the Life Insurance Business.



		
<p><b>Mortgage Protection</b> (\$100M Industry)</p> <ul style="list-style-type: none"> <li>Death Benefit</li> <li>Critical Illness Coverage</li> <li>Disability Coverage</li> <li>Return of Premium</li> </ul>	<p><b>Final Expense</b> (\$350M Industry)</p> <ul style="list-style-type: none"> <li>Funeral Expenses</li> <li>Medical Bills</li> <li>Credit Cards</li> <li>Vehicles, etc.</li> </ul>	<p><b>401K Retirement Rollovers</b> (\$7 Trillion Industry)</p> <ul style="list-style-type: none"> <li>Annuities that cant lose money</li> <li>Indexed Universal Life- upside potential with no downside risk</li> <li>Other Advanced Market Products</li> </ul>

**Mortgage or Debt Protection** - Affordable Life insurance coverage that protects your home, family and income in case of the adverse financial situations, caused by critical illness, disability, accidental or premature death of the mortgage borrower.

- *Non-Medical Exam* - up to \$500,000;
- *Chronic, Critical, Terminal Illness or Disability* – tax-free lump-sum payouts;
- *Premature Death* – tax-free Death Benefits in the amount of the coverage plus accumulated cash amount;
- *Waiver of Premiums* - premiums are paid to the Insurance Carriers during sickness or disability;
- *Level premiums* – payments do not increase for the term period;
- *Level Face Value* – does not get lower with decreasing of the Total Mortgage Amount;
- *Cash Value* – builds in the policy and grows tax-deferred;
- *Portability* – coverage can be transferred to a new loan should the insured move during the term;
- *Accidental Death* - provides a tax-free Death Benefits of up to two times the Face Amount;
- *Return of Premiums* – return of the accumulated premiums if benefits are not used by the end of the term;
- *Lifetime Income* - a guaranteed stream of income for life.

**Final Expense** - Level and guaranteed premium whole life insurance program with three types of coverage. one that can immediately. Coverage up to \$50K.

- *Guaranteed Coverage* - for ages from 50 to 85 up to \$25,000 in coverage;
- *Fast Coverage* - within 48 hours since application submitted;
- *Level* - pays immediately a full death benefit;
- *Graded or Modified* - provide a limited benefit in the first two years, and can provide a full death benefit thereafter.

**Indexed Universal Life** - Insurance is considered to be one of the most flexible types of life insurance available in the marketplace today. Indexed Universal Life allows you to adjust the amount of insurance coverage and the premiums paid to meet your changing insurance needs. One of the most important features of the policy is the ability to build cash value income tax-deferred – cash value that can be accessed during your lifetime to provide a stream of retirement income.

- *Accelerated Living Benefits* - Money for an illness that is terminal, chronic or critical or a critical injury. Benefits may be used for any purpose and might be used for, but are not limited to expenses such as: nursing home care,

home health care, adult day care, medical procedures, drug therapies, household expenses and other quality of life expenditures.

- *Guaranteed Insurability Rider* - allows you to increase your coverage without producing evidence of insurability during certain option periods. The increase is based on your current age.
- *Accidental Death Benefit Rider* - pays an additional death benefit should you die as a result of an accident. As long as your life insurance coverage remains in force.
- *Children's Term Rider* - provides term life insurance coverage on all of your children until they reach age 23. The rider covers any child, stepchild or adopted child between the ages of 15 days and 17 years for just one fixed cost.
- *Charity Benefit provision*: When a claim is paid to the beneficiaries, carriers will donate up to \$100,000 an additional 1% of the face amount to a designated registered charitable organization, so clients can support their favorite cause. Automatically included in the contract with no additional monthly deductions.
- *Family Health Benefit Rider*: Pays a benefit you can use to help pay certain family health expenses that may occur as a result of some natural disasters such as hurricanes, tornadoes and earthquakes.
- *Common Carrier Accidental Death Rider*: Provides an additional death benefit if you die of accidental injuries that occur while riding as a fare-paying passenger on a common carrier, such as a bus or a train.
- *Lifetime Income Benefit Rider* - a guaranteed stream of income for life.

### **Fixed Annuities**

- No administrative fees for the base policy;
- Tax-deferred growth, death benefit and annuitization options;
- 10% of accumulation value available after the first policy year, as permitted by law;
- Choice of multiple index crediting strategies without direct investments in the equities market;
- Most offer the Guaranteed Lifetime Income Rider to provide a lifetime income while leaving the client in control of their money.

### **Indexed Flexible Premium Deferred Annuities**

- Immediate Interest Credit;
- Flexible Premium Requirements;
- Maximum Annual Premium;
- Cumulative Maximum Premium;
- Interest Crediting Strategies;
- Emergency Access Waiver.

**Life Carriers:** AIG, Allianz, American National, Mutual of Omaha, Foresters, Americo, Ameritas, Transamerica, National Life Group, American Amicable, Assurity, John Hancock, Aetna, F&G, North American, Prosperity, Protective, Royal Neighbors of America, GWIC, Tier One/ Aflac, Securian, Sagicor, United Home Life, Pacific Life, Lincoln Financial Group, Liberty Bankers, Columbian Life, Globe Life, Gerber Life, etc.

**Annuity Carriers:** Athene, American Equity, American National, Atlantic Coast Life, EquiTrust Life, Fidelity & Guaranty, North American, Guggenheim, Oceanview, Sentinel, Sagicor, Silac, Nassau RE, Pacific Guardian Life, Oxford Life, etc.