

Getting Started

*Complete this form
and you could have
at least 15 qualified
leads!*

Identifying Your Potential Candidates

Part I — Your Clients

The first and most logical place to start is your present block of business. This is the business that you are responsible for and the business that is most important for you to review.

Ask yourself:

- Do you have clients whose financial, business or personal situation has changed? A major part of this program is servicing your clients' changing situations.
- Have you placed any rated cases? Have you contacted those clients about any health changes? Many ailments and illnesses are underwritten differently now than they were just a few years ago. Would they now be eligible for a Table Shave Program? Changes in Table Shave Programs over the last few years have created opportunities to improve your clients' situations.
- Have you written any Whole Life (WL) cases? New generation Guaranteed* UL policies might be more competitive than WL in providing a guaranteed death benefit.
- What were the largest cases you've placed?
- Have you received any in-force policy requests from your clients? More and more clients are requesting and expecting this service as they seek greater value for their premium dollars.
- Have you performed any policy audits? If not, the Policy Evaluation Program (PEP) and its turnkey methodology is a great way to start the process.
- Are you over 55? Have you been in the Financial Services business for more than 20 years? If so, you probably have a number of clients who may benefit from this analysis.

List 5 of your largest placed cases/or clients who would value a Policy Evaluation Program review.

Client Name	Policy Date	Policy Premium/Policy Type
1.		
2.		
3.		
4.		
5.		

Once you have identified those clients who you wish to meet with, you can use the Overview and FAQ to provide pre-meeting information. Use the Prospecting Letter for Clients to create a letter for use on your letterhead.

* All guarantees subject to the terms and conditions of the contract at time of issue and to the claims paying ability of the issuing insurer.

Part II — New Prospects

Anybody with a current permanent life insurance policy is a prospect for this service. A customizable agent flyer provides you with an inexpensive method of generating interest. The Prospecting Letter for Prospects can be used on your letterhead. Use the Overview and FAQ to provide information once you have interest.

List 5 prospects you have spoken to in the last year who have large life insurance policies that could be reviewed.

Client Name	Policy Date	Policy Premium/Policy Type
1.		
2.		
3.		
4.		
5.		

Part III — Advisors/Trustees/CPAs/Attorneys

Anyone who has advised a client on the purchase of life insurance, or is responsible for the maintenance of life insurance, is a prospect for the service. A customizable agent flyer provides you with an inexpensive method of generating interest. The Prospecting Letter for Advisors can be used on your letterhead. You can use a mailing list to contact CPAs, Trust Attorneys or Trustees. Use the Overview and FAQ to provide information once you have interest.

List 5 Advisors/Strategic Partners you have worked with who may recognize the value of PEP (CPAs, CFPs, Attorneys, Bank Trustees, etc.)

Client Name	Policy Date	Policy Premium/Policy Type
1.		
2.		
3.		
4.		
5.		

Getting a Customized Report

Use the Fact Finder as the basis for gathering information about the insured. Place special emphasis on changes, including financial, business, and personal changes, as well as any health changes. Use a cover memo, if necessary, to provide pertinent information about the case. Send the information to LWT for processing. The carrier response time can vary from one to four weeks. Depending on the carrier, we may ask your assistance in obtaining the in force ledgers. Although most carriers are cooperative, we have no control over the carriers' response and some will not correspond with a third party, regardless of the policy owner's authorization.

If you are not the Broker of Record on the current policy, you may want to use the prototype Authorization Letter on your letterhead to create a version for your exclusive use. This will better assure you of being the Broker of Record for any alternative or additional coverage that may transpire as a result of the review.