

Re-Introduction To Life Insurance

August
2022

Pacific Crest
Lakeview Financial

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Life Insurance

Term, Whole Life, UL, GUL, IUL, SUL, GI

Overcoming Obstacles, Utilizing our resources, quick and simple solutions

As an independent firm, we are here to assist agents with helping their clients to obtain the best products for their needs at the best value - all while making the process as simple, quick, and streamlined as possible.

eApplications

SwiftApp, iGo, InstaApp

- eSignatures
- ePolicy Delivery
- Accelerated Underwriting

Up to \$5M in coverage with possibly
no exam



SwiftApp

Mobile App

- Quickly quote clients, and submit applications from your phone, tablet, or computer with very minimal information
- Free and easy to use
- Download from App Store or Google Play
- Register on our site: www.lakeviewfinancial.net
- Term and GUL
- Banner Accelerated UW eligible

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Quickest and easiest way to submit

iGo iPipeline

Drop Ticket Platform. Accelerated Underwriting

Run Quotes on our site

- Quote term and GUL products
- Easily apply direct from the quoting platform on our site: www.lakeviewfinancial.net
- Accelerated underwriting eligible
- eSignature Process
- eDelivery
- Agent support: 800-641-6557 (option 1)

Available Products/Carriers

- Term
- Whole Life
- UL
- IUL
- GUL
- SUL
- Hybrid life with LTC

Most of our top carriers are on this platform
Whole life and IULs can be quoted through the WinFlex web illustration software

Filters eApps through accelerated UW
– Symetra's SwiftTerm

Life Insurance Riders

LTC

Chronic Illness

Critical Illness

Terminal Illness

Accidental Death

Return of Premium

Waiver of Premium

Disability Income

Child Rider

Agent Tools

Check Case Status 24/7

Underwriting Guidelines/requirements

Training/Compliance

Contracting

Policy Owner Services

Product Information

www.lakeviewfinancial.net

Resources

Dedicated Case Manager (Kate Hall)

Dedicated Sales Manager

Mobile App

iGo

Agent Tools

Carrier VPs

Training

Case Design

Access to top carriers and products

Marketing Materials

Sales Ideas

Market Updates

Also help with annuities, LTC, DI, Life Settlements

Bestow for client facing apps



How I can help

- Questions on products, applications, platforms, quoting, case status, etc.
- Quotes/Illustrations
- Case Design
- Product information
- Shopping cases
- Determining what's best for clients
- Navigating through all the carriers
- Support throughout entire process
- Marketing/training materials

Call/email/text anytime



Conversation Starters

- How much life insurance do you have?
- What type of coverage?
- Do you have mortgage protection?
- Income protection?
- Business coverage?
- Have you seen how affordable rates are?
- What would your family do if you weren't around?
- Are you familiar with the living benefits of life insurance?

Possible Risk Factors

Health conditions (physical/mental)

Medications

Family history

Foreign travel

Nicotine use

Citizenship

Hobbies

Bankruptcy

Driving record

Criminal history

Alcohol/drug use (current or prior)

Height/weight

Financial limits

Objections

Already have coverage: usually they don't have enough coverage or they're paying too much for what they have. We can many times replace what they have with a better product at a better price, or at least supplement what they already have with more coverage.

I have coverage through work: many times it's not portable. Not typically a great plan. Not usually enough coverage.

It's too expensive: most clients think that life insurance is going to be way more expensive than it is. Just showing them quotes will usually get them to reconsider.

I don't want to take an exam: most of our carriers and products have accelerated underwriting and several has options where there is never an exam.

I can't meet I'm really busy and worried about covid: most of our applications are electronic with eSignatures and eDelivery. There is very rarely a need to actually meet with a client. The eSignatures and ePolicy make it very quick and simple.

I don't personally get anything out of it: life insurance these days is more than just death benefit. There are living benefits like chronic illness riders and disability riders available. Life with LTC is very popular.

I will get it later: pricing really increases the older you get. Also, health risks can arise anytime. It's always best to get it as early as possible.

Why would my children need coverage?: we have accumulation products that can build over time and allow for cash value withdrawals.

Questions?

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THANK YOU!

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