Subject Line: Easy way to improve your client relationships and increase your revenue

Most if not all of your biggest client’s own life insurance (whether you sold it to them or not).

You can provide a lot of value to your top clients by providing proper life insurance policy reviews (strengthening your client relationships).

If you don’t provide this service, someone else will (we are not talking about just looking at a policy statement).

BGA Insurance can provide a personalized and professional policy review for any of your clients or prospects.

New life insurance products are vastly superior to the old Whole Life, Variable Life and Universal Life products many of your clients currently own.

Mortality costs have come down dramatically and there are products, riders and benefits that did not exist 10, 15 and 20 years ago:

* Long Term Care & Chronic Illness Riders
* Index Universal Life
* Variable Life with lifetime guarantees
* Early cash value riders providing 100% liquidity year one
* Term Insurance with Chronic Illness Riders
* Accelerated Underwriting (no insurance exams)

Many of your clients can save money and get additional benefits and features by replacing their existing policies.

More importantly a proper policy review will confirm whether or not your clients existing life insurance policy(s) are performing as expected.

Often clients find out they need to increase their premiums dramatically on their existing policies or the policy will lapse before they do.

If you would like see an example of BGA’s policy review proposal or have a case to review, please let us know.

Virtually anyone making an income or has wealth should own life insurance.

I just cringe when I hear the following from a “Financial Advisor”

* “I do complete financial planning for my clients but I rarely sell life insurance”.
* “When I see the need for life insurance, I offer it to my clients”.
* “I don’t have a life license but when a client needs it, I refer them to an agent”
* “I don’t sell life insurance anymore”

What these statements mean to me:

* The financial advisor is unwilling to take the time and effort required to incorporate life insurance products into their clients’ portfolios.
* The financial advisor is poorly educated on the incredible benefits and features available with modern life insurance products.
* The financial advisor is solely focused on gross returns, maximizing fees and getting assets under management (AUM).

Every successful person should own life insurance because virtually every successful person has at least one of the needs below.

**Death Benefit Needs**

* Income replacement
* Spouse, children, grandchildren or parents who are dependent on you
* Debt payoff (mortgages, business Loans)
* Business continuation (buy / sell)
* Key person coverage
* Estate equalization
* Estate taxes
* Pension maximization
* You want to leave a legacy
* Divorces

**Living Needs**

* Long term care protection (hybrid life insurance policy)
* Executive benefits / golden handcuffs
* Alternative asset class / supplemental retirement plan
  + Tax diversification
  + Tax-free growth and tax-free Income
  + Liquidity
  + Manage portfolio risk
  + Non-correlated asset class with great internal rates of return (IRR)
  + No contribution limits

How many Superbowl’s would you win if you have the #1 offense but the last place defense? I’m thinking none. A good life insurance portfolio is the same has having a top ranked defense.