



VULSOURCE.COM

SALES SUCCESS STORY

Some insurance carriers have niches in certain industries for underwriting and it is important to know what carriers may be best given a client’s line of work. Additionally, communication throughout the underwriting process is critical to success.



OPPORTUNITY SNAPSHOT



Nationwide®

OVERVIEW

- This financial professional is only 2-years into the business and needed significant assistance understanding the VUL accumulation options for a particular client. The financial professional has a 25-year relationship with this client, so the client relationship in this situation was both open and strong.
- TNBC (BGA) was engaged with two competing BGAs on the case, and neither one was able to effectively communicate the extensive history of the client’s aviation experience to the insurance carriers to obtain a favorable rating.

RESULT

- The male client, who is an experienced pilot in his mid-50’s, purchased a trust owned VUL funded for five years at \$100,000 annually.

Want to learn more? Contact:

Charles Arnold
 National Director of BGA Marketing
 (303) 797-9080 x123
marketing@leadersgroup.net

Trust owned accumulation VUL w/ \$34,000 in target

- The point of sale professional took it to the next level, worked with the client to obtain detailed flight logs and records to share with the Nationwide underwriter.
- Nationwide’s Accumulator VUL offered the best premium and cash value accumulation compared to a field of five other VUL products.
- Nationwide’s support team held a conference call with all parties and worked through the case from start to finish. They were able to get this client a standard, non-smoker rating and the client was very happy. The client also liked the indexed sub-account options within Nationwide’s VUL as well as the top-tier investment lineup.
- The complete sales cycle was under three months and the BGA sales professional acquired a valuable financial professional client.