

Work Smart — Take Advantage

No matter how educated they are, consumers still need an Agent to decipher the complexities of insurance and package it so they can comprehend and afford it. One way to accomplish this is by offering customers basic Life protection when talking to them about UA's Med-Sups. Utilize UA's steps to cross selling and see how it pays off on the opposite page!

STEP 1 Get the prospect's birth date from the Med-Supp lead

STEP 2 Based on the prospect's date of birth, calculate a \$1,000 face amount monthly premium on a separate index card. On the back of the card, generate additional referrals. (*You might want to copy the pre-printed example shown below.*)

\$1,000 Face Amount	
Prospect's Date of Birth _____	
RT-85 or 10 Year Term	400 Series Whole Life
\$ _____/mo.	\$ _____/mo.

Front

REFERRALS
Name, Address, Phone Number
1. _____
2. _____
3. _____

Back

STEP 3
Attach to the Med-Supp lead



STEP 4 While talking to your Med-Supp prospect, don't forget to mention our great life program and ask for referrals. If you don't bring it up, Life won't be sold and referrals won't be generated. We forget to ask for multiple sales and referrals, so do yourself a favor and remind yourself several times each day to do this! (Remember, the Life and Med-Supp plans are separate policies and should be presented as such.)

of Cross Selling Opportunities!

Extra Agent Earnings on additional 400 Series or RT-85 Life Sales with Med-Supp TV leads*

Additional Weekly Annualized Premium for Agent

\$605

x

400 Series First Year Commission

75%

\$454



Per Week Additional Agent Commission

\$454

x

52 (Weeks)

\$23,608

in extra Life earnings in first year for agent in addition to Med-Supp commissions!

Extra Unit Manager Override on additional 400 Series or RT-85 Life Sales with Med-Supp TV leads

Additional Weekly Annualized Premium in Unit

\$2,500

x

400 Series Unit Manager Override

12%

\$300



Per Week Additional Override

\$300

x

52 (Weeks)

\$15,600

in extra Life earnings in first year for unit manager in addition to Med-Supp overrides!

OR

Additional Weekly Annualized Premium in Unit

\$5,000

x

400 Series Unit Manager Override

12%

\$600



Per Week Additional Override

\$600

x

52 (Weeks)

\$31,200

in extra Life earnings in first year for unit manager in addition to Med-Supp overrides!

*Assumes life average \$18 per month; 2.8 apps per week

Get the most out of UA's lead system by offering additional products — agents can spend more time selling and less time prospecting.

