



# BUSINESS MODELS - ALL



# TELL ME ABOUT YOUR MONEY



the most important phrase that I have learned in my career

Without a doubt, this is the most important phrase that I have learned in my career with Penn Global. If you think that you are just an “insurance agent”, you are wrong. Our clients trust us with so much, and their money should be part of that.

At the end of every sales appointment, I want you to use this phrase. **“Tell me about your money.”** Don’t overthink it, don’t worry about how they will respond. Just say it. It’s about starting the conversation.

How many of your current clients know that we sell annuities? How about universal life products? I bet they know you as a “Medicare Specialist” because that’s what you have talked to them about. By bringing up the topic of their money, you are opening the door to that side of our business, not to mention dramatically increasing your income potential.

Now, just because you use that phrase doesn’t mean they will immediately tell you what you want to know. Often, they will respond with something like, “What do you mean?” or “Why do you want to know about that?” Keep in mind that you are at the end of the sales call. They have gotten to know you over the last 1-2 hours and are comfortable with how you do business. Likely, you have already solved a problem for them during this meeting, so lean on that trust.

Here is an easy response to their question:

“Now that we have your Medicare coverage figured out, we need to make sure to protect your money. When you retired, did you have a 401 (k) through your company?”

Going in this direction solidifies how much you have already helped them and then makes them answer a specific question. Whether they have a 401 (k) or not, you are now able to ask more questions like “Is your money invested in the market?” or “Have you ever seen your investments go down?”

Keep in mind that we are completely fine with asking someone about their health history, list of prescriptions, height and weight, age, and even social security number. We don’t think twice about bringing those topics up because we need to know those answers to help them. ***Asking about their money should be no different.***

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# T65 MEDICARE MODEL



provides a systematized approach for new agents to rapidly specialize in the Medicare

## What is our T65 Medicare Model?

Our T65 or Medicare Age-In Model provides a systematized approach for new agents to rapidly specialize in the Medicare market while establishing a substantial and renewable income base year-over-year.

With our local relationships with carrier representatives and the Integrity Marketing brand recognition, we are in the unique position to give agents access to high-powered sales and lead tools with a local presence.

**Core Features of the Model** • Education- Our core base of clients is a blank slate and relies on agent expertise to navigate what is a very confusing and stressful time when they select a Medicare plan.

- Client Relationships- Our model creates a lifelong client with continuous contact throughout the year, ensuring quality service.
- Financially Rewarding- The financial incentives for agents with this system start with the double compensation for New-to-Medicare clients and continue to reward the agent as clients renew year-over-year.
- Exponential Growth- The growth model ensures agents can continue to increase income year-over-year through a low-impact/high persistency portfolio of products.

## Tools of our Team

- Direct Mail- The foundation of our model, which every member of our team utilizes, is our Direct Mail operation with territorial deconfliction to ensure a geographic identity for each agent. This 3-month rolling campaign provides organically generated leads all year.
- AEP Marketing- Each agent is responsible for maintaining client business during the Annual Election Period and creating new business during this time.
- Referrals and Networking- Agent-driven referral and networking efforts determine the speed and scope of financial growth of any agent's book-of-business
- Clinical Engagement- Some agents will also have the opportunity to participate in our clinical engagement opportunities, which vary by market.
- Cross Sell- Our highly diverse and market-leading portfolio of Ancillary and Life products ensure we can cover a client's Life, Health, and Wealth needs.

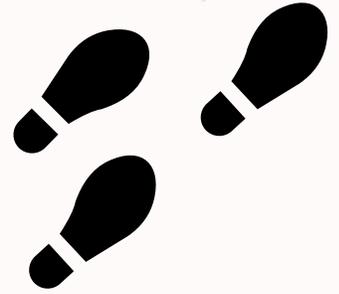
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# 3-STEP CLOSE



Penn Global has a system to be used after every presentation

## The 3 Step Close: After every presentation, Sale or Non-Sale

At the end of every presentation, there is a moment when an agent must decide: I am happy with my sale, and let's get to the next one, **or** I didn't get the sale, this is a dead end.

The most successful sales reps understand that every opportunity does not present itself in the present. What you decide to do at this moment will undoubtedly affect future opportunities.

**First**, transition immediately to **Legacy Safeguard (LS)**, exclusive to **Integrity**. All materials are at: <https://legacysafeguarduniversity.com/post-registration/>. Follow the Consumer Presentation, a flip chart. Next, enroll the prospect or client and educate them on their next steps. Refer to the Legacy Planning Archive, show them the document, and walk them through the information they should provide their family: passwords to phone and social media (let's not lose those pics), life insurance info, agent contact info, and financial docs (retirement, pension, portfolio). Now go back to the flip chart and do the last 2 slides. Allow the client to sponsor 6 people for a Free Legacy Safeguard: Beneficiary, Emergency Contact, and four additional loved ones. Referrals. Go to your Integrity Agent Portal client center and add these names to a TAG you will create for LS referrals. Fill out the LS Gift Certificates and work your referrals.



**Second**, deal out 8 Penn Global (compliance-approved) business cards. Educate the client on how to use them (Podcast #2 in the Penn Global website under marketing). Now you have your **prospects and clients** marketing for you. Sale or non-Sale, people appreciate our knowledge when we did a great presentation and maybe they can't qualify or did not see the reason for a need at this time. That doesn't mean they won't call in the future or be in contact with a friend who has the need. They will share your card and market for you.



**Finally**, close everything up, pause, apologize that you have one more question, and say: "Tell me about your money". There are only 3 things a client says: Why do you need to know that? What do you need to know? Or they will start talking. Learn to write annuities and help your client



# BECOMING SUCCESSFUL



## WHAT, WHY, HOW, WHEN

LEARNING HOW TO HELP PEOPLE HELPS YOU TO BECOME SUCCESSFUL

1. WHAT do you want to accomplish?
2. WHY do you want to accomplish it?
3. HOW are you going to accomplish it?
4. WHEN are you planning on accomplishing it?

LET'S GET STARTED CHANGING YOUR LIFE

<b>Creating the right mindset</b>	Goals, Discipline, commitment, and sacrifice
<b>People skills:</b>	Knowing how to talk, and when to listen
<b>Appearance</b>	Dress for Success!
<b>Confidence</b>	Don't Ever let them see you <b>sweat!</b>
<b>Product Knowledge</b>	Learning your <b>business</b> proficiently!
<b>Retail outlets:</b>	Places to Educate, Malls, Churches, Doctors offices etc
<b>Planners</b>	Plan your time and schedules and <b>stick</b> to it!
<b>Training Meetings</b>	Attend all meetings to enhance your talents
<b>Phone Calls</b>	Learning to call leads and what to say
<b>Reporting</b>	Always keep up with your numbers and progress
<b>Company Systems:</b>	Understand to work smarter, not harder
<b>Motivation</b>	Reading books, Videos (Helps to stay focused)

A successful presentation is the most important skill to master. If you don't know how to talk to people , then you can not help them.

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# SELF EMPLOYED

Understanding a self-employed/small business prospect is different from a larger company.

<Two Pages>



Self-Employed/Small Business Owners. Understanding a self-employed/small business prospect is different from a larger company. The budget is tighter, the stakes are higher, and the owner is still in the thick of it all in terms of all the major decision-making. That often means forgetting themselves. **They don't get Workman's Comp or retirement.**

There are many self-employed and small business owners who lack a deep understanding of their insurance and retirement needs. Prospecting this market creates opportunities for you to educate, provide customized solutions, and build a relationship in a younger market.

They appreciate educational resources that help them understand their options. Building rapport will build long-lasting relationships and trust, which they value. This will differentiate us from the competitors.

We offer a strong package for self-employed and Small Business Owners. Our package includes disability income insurance (DI) and business overhead expense (BOE) through **Assurity** and Indexed Universal Life (IUL) offering tax-deferred/tax-free retirement income through **North American**. The annual premium will average \$400-\$1,200/month, with more successful businesses paying as much as \$2,000/month.

The DI is refundable at 65. The IUL provides Critical Illness, Chronic Illness, and LTC. The IUL also provides a paid-up Life Insurance, cash value with an index market return, and a tax-free income for life. The premium is not an expense. It is a plan for their future with a return on their money.

Adding the Self-Employed call to your prospecting will enhance your opportunities and increase your presentations. The ideal prospecting times are Monday-Saturday 7am-10am.

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## Script

“Being a self-employed (key person) like you are Mr./Mrs.\_\_\_\_\_, you may or may not realize that you are **not** eligible to receive certain benefits like a person working in a factory or industry, maybe even your own employees (which have worker’s compensation). Because of this, when you suffer a disability and cannot work, your income will slow down. If it is severe, it may go away completely. It is very unlikely that you will receive any state or federal benefits, and all your assets are tied to this business. You risk losing it all.....and your family will suffer.

Now, Mr./Mrs.\_\_\_\_\_, this isn’t safe and really doesn’t appear to be fair. Many self-employed people have wondered if there is a solution. Our company believes all self-employed business owners deserve to have their income protected. My job is to explain, answer questions, and determine if you appear to be eligible.”

## Process

- Complete Assurity Disability Checklist
- Set the presentation appointment
- Case Prep and Illustration
- Present Customized Solutions

1 S/E Package:

(DI, BOE, IUL, Term) per week for 48 weeks will generate a \$100,000+ income!

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# EDUCATIONAL MEDICARE 101 SEMINARS (In-Person)



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## **Purpose and Goal:**

This seminar approach is designed to serve Turning 65 (T65) individuals with education first –no sales, no checkbook, and no pressure. It’s a safe, informative setting where prospects can learn, ask questions, and begin trusting you as a reliable advisor. These prospects are actively navigating healthcare decisions, but many also need guidance on supplemental insurance, life insurance, and retirement income planning.

## **Who It’s For:**

Prospects age 64, T65, up to 67, targeting 2-4 population-dense zip codes. Prospects are in single-family dwellings. Income brackets can be targeted – preferably between \$30,000-\$100,000. You’re able to search a variety of filters to target your ideal potential clients. This seminar is for people looking for clarity and direction with Medicare and retirement options.

## **How It Works:**

Each month, I utilize a seminar direct mail campaign from a company called **Lead Concepts**. 1,000 postcards are mailed to T65 prospects in selected zip codes. Invitations are to an educational Medicare 101 seminar held in the evening at 6:00–7:00 PM. Currently, I am running one seminar every month, on the 3<sup>rd</sup> Tuesday (for consistency). To create a welcoming environment, I’m providing guests with pizza and water as light refreshments.

## **Materials Needed for Seminar Success:**

- Compliant Medicare 101 presentation deck from Integrity Marketing Center
- An overhead projector or the option to cast your presentation to a TV screen for viewing
- Business cards (2 per attendee) and branded magnets
- CMS-compliant Consent to Contact forms (no SOAs allowed)
- Printed RSVP guest list attached to a clipboard
- Pens and notepads for attendees to take notes

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# EDUCATIONAL MEDICARE 101 SEMINARS (In-Person)



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## **Seminar Introduction Script (Before Presentation):**

"Welcome! At Penn Global, an Integrity company, our mission is education-first. We're appointed with many of today's prominent companies, but tonight it is not about products; it's about helping you understand your Medicare options. We also work in life insurance and retirement planning because most clients turning 65 have questions about things like 401(k) rollovers, losing benefits, or planning for Social Security income. We're here to help you get clarity on the big picture: Health, Life, and Retirement. Tonight, we start with Medicare 101. If you have questions during the presentation, just ask!"

## **Seminar Location:**

Corporate office building conference room (50-60 seat max). Other proven venues are libraries and restaurants. Choose locations in high-traffic, well-known areas with handicap accessibility.

## **RSVP Tracking and CRM:**

On the postcard, there are 3 clear ways to register for the event.

1. Call the agent's dedicated phone line (**Integrity phone number for recording**)
2. Call 1-800 RSVP number
3. Scan the QR code on the postcard

An automated reminder call is made the day before the seminar. You are encouraged to call/text each registrant personally with a friendly introduction. This has personally helped me connect with prospects who cannot attend, and you can schedule one-on-one appointments.

## **Lead Concepts CRM:**

Automatically captures RSVP data in real time. You receive an instant email notification when someone registers. The email includes the full name and date of the seminar. All RSVP names, including guests, are stored (whether they attend or not) in the Lead Concepts CRM. The client's name, address, phone, email, etc., are included in the CRM.

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## Cost Breakdown:

\$685 for mailing 1,000 postcards

\$240 optional RSVP service

covers up to 40 responses—often used across 2 seminars

First seminar: \$925 (with RSVP service included)

Second seminar: \$700 (due to prorated RSVP usage)

Typical monthly investment: \$700

Seminar Results:

Target RSVP rate: 1-2%

Achieved RSVP rate: 1.2% (I've average 12-13 RSVP to these events)

Highest RSVP to date was 17 and lowest RSVP to date was 6.

Achieved show rate: 1% (On average, 10 people have shown at each seminar)

Each guest is allowed a plus-1. Many spouses, friends, and colleagues have shown.

4-Month Sales Performance:

5 Medicare Advantage Plan (MAPD) enrollments

6 Annuity sales (\$290,000 in premium)

2 Life insurance policies

5 Cross-sell opportunities closed

Plus the future appointments filling out your calendar

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We also work in life insurance and retirement planning because most clients turning 65 have questions about things like 401(k) rollovers, losing benefits, or planning for Social Security income. We're here to help you get clarity on the big picture: Health, Life, and Retirement. Tonight, we start with Medicare 101.

If you have questions during the presentation, just ask!"

## **Why This Works:**

This seminar model positions you as a local educator and trusted guide – a real person they've met. The in-person connection, educational tone, and CRM-based follow-up create warm, qualified leads who already trust your guidance. If you're looking to build a scalable, predictable growth system, this is a proven strategy worth adopting.

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# RETAIL MODEL



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## **Provider/Retail/Community Engagement Introduction:**

Whether it's a clinic, pharmacy, storefront, or a town meeting, relationships are vital to sales success. In this business, like many others, a referral system is key to catapulting your career to the next level. This model is intended for anyone who is looking to make their product offerings and services more sought after on a high volume level.

**The Main Objective:** The goal of this model is to help agents become more confident in establishing relationships with local/regional organizations that cater to the prospects sought after for the products you specialize in. The Main Attraction: Value-added Services. Be sure to embody the notion of your total offering. Whether it's a provider's office, retail location, or a community meeting, your sole purpose of presence is to be a "value-added service" to the organization. Being seen as a resource agent is more attractive and brings more volume than being seen as a sales agent.

**Example 1:** Provider offices need a resourceful individual to answer questions patients may have about their insurance, i.e., copays and deductibles.

**Example 2:** Many large retailers either incorporate a pharmacy or accept ancillary benefits included in many health plans; however, the staff is unaware of limitations and allowances allocated amongst the specific plan and market.

**Example 3:** Community groups seek correct information and education. With all the phone calls and TV advertisements, it is very refreshing to get facts from a local individual face-to-face. Engulfing yourself with an influx of questions and concerns about health coverage and qualifications puts you in an advantageous position to create new sales.

**The Approach:** First impression is everything. It is vastly important to be presentable, professional, and knowledgeable about your purpose in serving the organization. Share insights, misconceptions, and solutions with the leadership on how your offerings would enhance satisfaction with the environment

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**Relationship Retention:** It is vital to show consistency and persistence when given an opportunity. Consistently, being visible and available are the key metrics of building a referral partnership. Showing up on time every time shows commitment and naturally aids those who do what they say and say what they mean. Persistence, following up, and reporting your results will prove your effectiveness, which benefits both parties. With this level of dedication, in due time. You will seemingly become a part of the workforce that you're with. Eventually, all staff members will know who you are, what you do, and how satisfied your customers are. This will eventually result in referrals coming from numerous sources as the word spreads throughout the workforce.

**Patience:** Believe in what you do, know your products, and stay engaged. Every approach will not result in an opportunity, just like every presentation won't be a sale. However, if you keep up the effort and commit yourself to servicing, opportunities will become inevitable. After an opportunity/relationship is established, do not rush to the sales goal. Focus on building a strong foundation in the partnership and allow sales to flow in genuinely. This strategy can result in a snowball effect of interactions that can lead to a presentation ultimately resulting in sales.

\*All scheduled CMS sales events must be registered through a RTS CMS Carrier



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# NEW START



## A 5-Year Plan, The New Start Model

You are starting a new career. There are 5 Key Truths for new insurance agents.

- 1) You are a salesperson, accept your role, and get good at selling
- 2) You are running a business, which makes you self-employed
- 3) You can't wing it; you must have activity and a plan, and track your numbers
- 4) This is hard work, work ethic until you figure it out, regardless of the hours
- 5) Take 100% responsibility; only you are responsible for your success or failure.

Once we have accepted the facts, we make a plan. A plan that anyone can follow, a system grounded in work ethic, that has proven results. There are many Models that are built around the cost of mailing clients or buying leads. Unless you are willing to invest in leads and ads, there is only one way, the fastest way, to create clients and cash flow in less than 30 days. Mastering the New Start Model will develop the skills required to build a successful career. It will train you to be a top remote salesperson and allow you to add other Models to your plan. So, we begin with the end in mind.

### 500 accounts in 5 years.

Start by creating the first 200 accounts. It's simple math. 2/week for 2 years or 4/weeks for 1 year. Top people, agents with a goal and work ethic, do it in 6 months. When we have 200 accounts, and you follow the 3 Step Close in every presentation, you will now generate an estimated 30% more sales through knowledge and referrals. Never base work ethic on your checkbook. Working to your financial needs will deter your goal. Work to your numbers to find out what you are capable of accomplishing. The foundation for success is 12-15 presentations per week.

**500 accounts in 5 years**, something every successful agent will do, is again, the math. For simplicity, we will use 500/5 years as a plan. That's when Vesting starts (ownership of renewals) and customer service and referrals dictate your day. Through knowledge and time, you should double your first-year income with a potential six-figure renewal (with Medicare accounts factored in). The plan is simple, commitment is not.

The system is 10 Integrity Leads or existing clients, 5 Leads from the Integrity T65 app around each Integrity Lead and using the 3 Step Close, obtaining 6 Legacy Safeguard referrals from every presentation will generate more than 100 places to go. We use a compliant approach, front talk, and presentation followed by the 3-step close. We lead with traditional products. We maximize our approach numbers in a consolidated area for peak performance. We get 2-3 presentations per day while booking multiple appointments. We are not a 9-5 or 5-day work week. We have goals to accomplish, one day at a time.

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