



SELF EMPLOYED MODEL



SELF EMPLOYED



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

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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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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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"Please note that the information provided here serves as general guidelines and should not be considered as fixed timelines for progress. Each individual's journey is unique, and personal circumstances, abilities, and experiences can significantly influence the pace of development. We encourage you to use this as a flexible framework and adapt it to your new agent's specific needs."



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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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