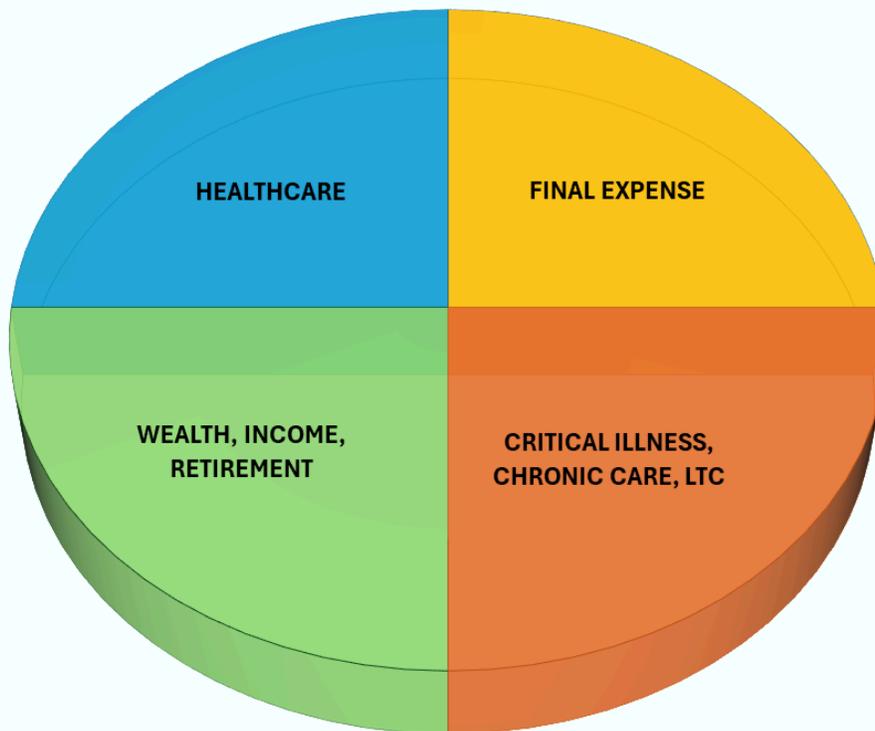


**PennGlobal**AN INTEGRITY  COMPANY

PRESENTATION WHEEL



•Introduction: My name is _____.

I am a licensed insurance agent with Penn Global, an Integrity company. We work with many quality companies that all fulfill a specific need for people at various stages of their lives.

•(Do the Holistic Front Talk)

•Now, what I'd like to do is ask you a few questions to get an idea of your current situation. Please feel free to ask me a question at any time. If it is ok, I am going to take notes.

•This conversation is essential. What may have worked for you 10 years ago may no longer be right for today.

•Or...your needs may have changed...your income...your health...the health of your family.

•All these factors will help determine how we may help.

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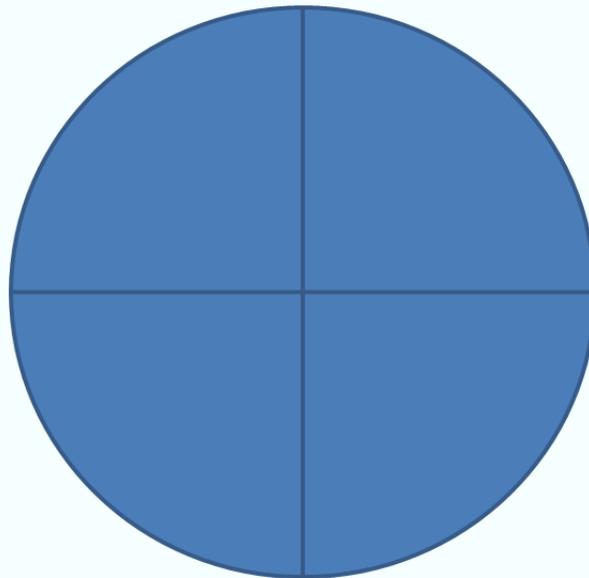
Followed by a Proper Needs Assessment

Complete a needs assessment

Transition from needs assessment by drawing a circle, now the cross-line top to bottom, followed by the cross-line left to right, and explain.....

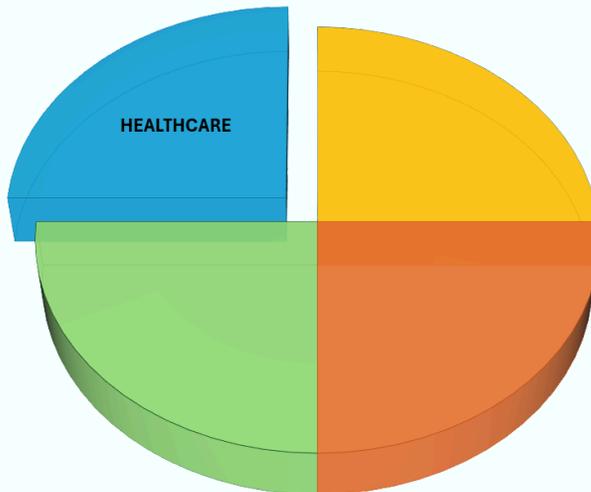
This is what I do – let me show you visually
(The prospect is now looking at what you are drawing)

And I didn't go to art school, so forgive the artwork...it is the concept that is important.



For agent use only

Upper Left Quadrant



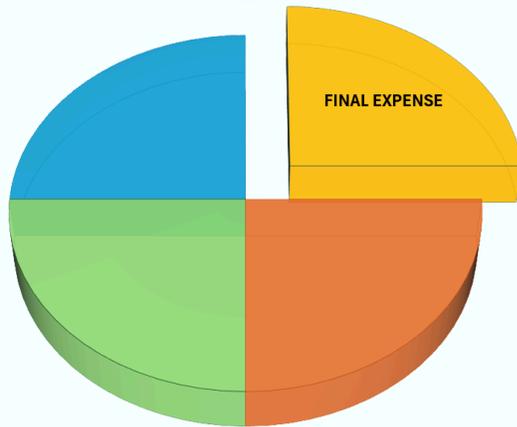
This section is HEALTHCARE.

You are or are not relatively healthy at the moment. However, at some point, you may not be healthy and will need healthcare.

How will you cover these costs? (If you are there for a Medicare presentation, say, "We are going to focus on this today")

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Upper Right Quadrant



This is Final Expense.

Now, many people automatically think that this is something designed to cover your burial. Let me explain something important. This isn't simply addressing the cost of a funeral; it is about the transition of your estate

Assets don't automatically transfer to your loved ones...there is that little thing called probate. Homes don't sell overnight anymore. While your home is being sold, the utilities need to be paid, as well as other maintenance. Can your family afford that?

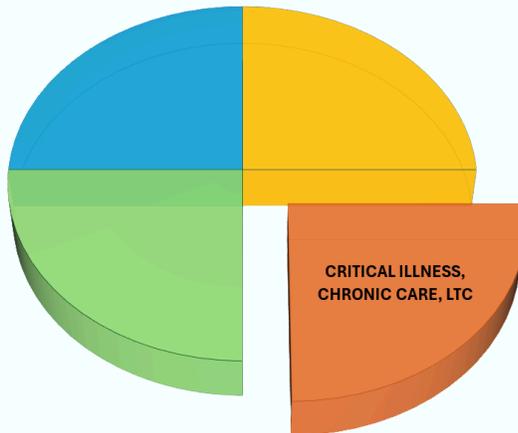
Does your spouse have enough monthly income if he/she loses your social security or pension? This is all about planning! Planning is good. Then there are no surprises at a time when grief is all that your "plate" can handle. Now, some people save for these expenses and engage in estate planning through a will or a trust.

We help people with life insurance. Many times, life insurance provides these funds to your family. In most cases, life insurance is tax-deferred. Life insurance is a vehicle... a vehicle that can fit rather nicely in this quadrant, depending on your circumstances, having the advantage of being tax-deferred.

If you plan to present in this category, please say...."So, I am going to show you a way to provide your spouse (family) with funds"

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Lower Right Quadrant



(Tailor these comments to the age of your prospect)

This section represents Critical Illness, Chronic Care, and Long Term Care.

We don't know if you will need care as you age or if you will be the one who can't independently take care of your personal activities, such as bathing or dressing. What if you suffer a heart attack, a stroke, or are diagnosed with cancer? We don't know if there will be an extended period of lost work time or substantial out-of-pocket costs for treatments or rehabilitation. We don't know if you are in a car accident and can't work for 3 months, if your business will survive, or if you can continue to keep your home and your car

A Senior prospect

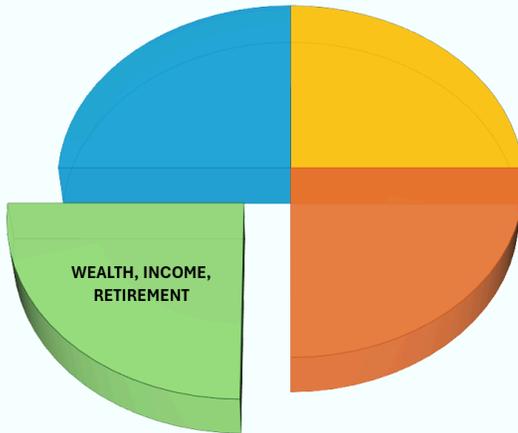
We DO KNOW that proper planning can help save your assets and give you peace of mind that you will be taken care of as you age.

Working-age prospect

We DO KNOW that proper planning can help save your business and your home and give you and your family peace of mind that if you can't work, there is still an income to help you survive.

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Lower Left Quadrant



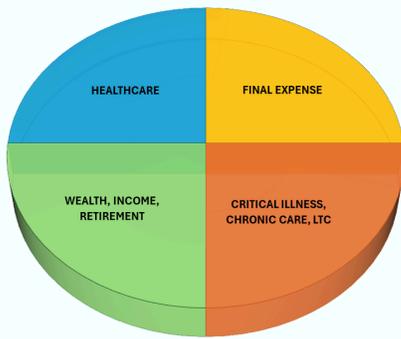
Quadrant #4 – Wealth, Income, and Retirement

Senior – This section represents your retirement dollars ---what you will live on every month. It is income that determines how you address the other three segments. This is a wheel, not a wheel of fortune...it is a wheel that is directed by a retirement fixed income. We need to respect this by making sure what you do in the other three arenas reflects your income.

We have the ability to help you maintain and grow your income so you don't outlive your money.

Worker – This section represents your monthly income and savings. Your assets need to grow in a safe and effective environment. The appropriate use of annuities, for example, can be used for savings with guaranteed income in the future or for establishing an IRA to save for retirement.

Close and Transition



This is what I do.

I help you determine your needs.

Based upon each segment, and your needs, we help you plan and protect, based upon your

- age,
- health,
- and retirement income (for a senior) income. (for someone working)

Transition to product presentation: Today, I will focus on.....

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