

Life Insurance Is a Promise

Are you ready for a million-dollar piece of advice?
Don't sell insurance!

Before you fall out of your chair, let me explain.
Agents who think our *real* job is to sell policies and coverages are mistaken.

The products agents sell and the features of these products do matter, but it is the end result of agents' work that truly counts.

Agents' work is not just a job. It is more than simply a career; it is a mission or calling. And *what agents sell is not a product, but promises*. Anyone who does not share an evangelical zeal about the career of life insurance selling should reexamine their view.

To illustrate the point, let's examine a life insurance policy. A cursory inspection reveals a bundle of papers that could just as easily be a real estate contract, a subpoena, or that great eighth grade report on the French and Indian War. No wonder a policy gets stuffed unceremoniously in a desk drawer, or locked in a file cabinet, or falls behind the refrigerator to gather dust.

A committed, professional agent is a vital part of the promise of life insurance.

Permanent life insurance is a property that promises growing cash values; it is property that increases in value each year.

A life insurance policy will lend money when money is needed most, without asking questions. And the money doesn't need to be repaid. No one can get terms like that from a bank or his brother-in-law.

Life insurance is the only product that can create property, manage it, protect it, and distribute it to an insured's successors. Is there a better way to pass on a lifetime of success to the next generation, conserve an employer's investment, guarantee the continuity of a business, and maintain the jobs of loyal employees?

Today, our lives are more complicated than ever, and we have a multitude of responsibilities. With a little planning and the help of life insurance, we all can live up to our responsibilities, even if circumstances do not allow us to be there personally to make sure all of our goals get realized.

Life insurance can break the shackles of want, help clients bravely dream dreams and envision vistas of a happy future. With it, fathers and mothers can live boldly and prepare to achieve economic immortality.

Life insurance is a declaration of independence from hardship. It creates the roadmap for rewarding retirements. Indeed, it often is the only difference between an old man and an elderly gentleman.

Life insurance is a guardian angel that watches over millions of homes. It can pay mortgages so that families remain together in their own worlds. Tow-headed boys and freckled-faced girls with pig-tails are more secure because it exists.

The magic of life insurance is in what it does, not in what it says or looks like.

Agents need to make it clear to their clients what whole life insurance really is: a miracle product. Think about it. With life insurance, an event that creates a need for money creates the money itself!

A closer look reveals that life insurance is a promise, maintained by the life insurance business for more than a century, to safeguard unconditionally the policyowners' interests before all other interests. Sure, all the legal mumbo-jumbo also is included, but life insurance is a unique promise to deliver money at the exact moment it is needed most, with no questions asked and no delay.

Life insurance is an agent's promise always to be there, in good times and bad, but especially in times of need, to help in ways that no one else can or will.

Agents' prospects have needs that must be met. The bill to cover those needs will be presented, and it will have to be paid. The question never is *if*, but *when*. Life insurance can help take the guesswork out of planning.

I tell my prospects that they have a choice. If the bill is not paid through life insurance, then it will be paid in ways such as these:

A widow or widower will be forced to go back to work, or continue to work, because needed income is unavailable from Social Security or any other source.

A surviving partner sadly will have to lock up the business because no provisions were made for the problems associated with the death of his business partner.

A senior will not get to retire or will have to go back to work and live on a shoestring budget because he did not complete retirement planning with his life agent.

A child must give up his or her college plans because, though Mom and Dad intended to save enough money, they didn't plan to die before the money was saved.

I tell my prospects that the bill will be paid, but only life insurance can guarantee a happy result.

Life insurance is much more than cash values, face amounts, waivers of premium, accidental death benefits, or guaranteed insurability options. It helps establish the good character of the buyer, while enabling him to have piece of mind, knowing he has done the right thing.

Life insurance is a thousand promises to loved ones that will always be kept. Only life insurance can guarantee that there always will be that little red wagon and white picket fence. And sidewalks of freshly poured cement with little handprints pressed next to tiny initials. Life insurance promises that there always

will be happy holidays – rosy-cheeked children and Christmas presents around a crackling fireplace, even though Mommy and Daddy no longer are there.

Our mission as agents is to carry the message of life insurance to the world. Sure, we sell insurance contracts printed on pieces of paper, but what we really sell is a promise. Life insurance promises so much - and delivers on its promises each and every day.

"I tell my prospects that the bill will be paid, but only life insurance can guarantee a happy result."


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