Advisors & Agents

Ken Leibow, Founder & CEO of InsurTech Express

Mike Pepe, President and Founder of Proformex

Bill Nash, Senior Vice President of Lincoln Financial Distributors

Matt Essick, Chief Marketing Officer of Ensight

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April 2021 - ILTCIconf.org

Tools and Techniques to Boost Productivity and Your Bottom Line

Session Description

"Technology is advancing faster than we adapt. Find out the latest apps, software and tech developments that can help you be more efficient, educate your clients, close business and run a more successful practice."

Advisors & Agents

PROFORMEX™
For Life Insurance Inforce Management

Mike Pepe
President & Founder of Proformex

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Tools and Techniques to Boost Productivity and Your Bottom Line

Proformex

PROFORMEX™

For Life Insurance Inforce Management

Taking the guesswork out of inforce management

Proformex

TYPICAL REQUIREMENTS

For Life Insurance Inforce Management

Reactive Proactive

- **Enhance your practice**

  Differentiate

  Make more money

  Improve service levels

- **Improve efficiency**

  Find replacement opportunities

  Find at-risk policies

  Find settlement opportunities

  Automate tedious tasks

  Streamline policy reviews

How it Works

Distributor authorizes Proformex to access Inforce Policy Feeds

"Matching" inforce policies update for firms

Proformex applies proprietary analytics to Inforce Data

Target policies for review in Proformex platform

LAPSE PENDING

AT-RISK / REPLACEMENT

TERM OPPORTUNITIES

ONGOING DATA FEEDS

Helps you proactively identify and prioritize most in-need and critical policies

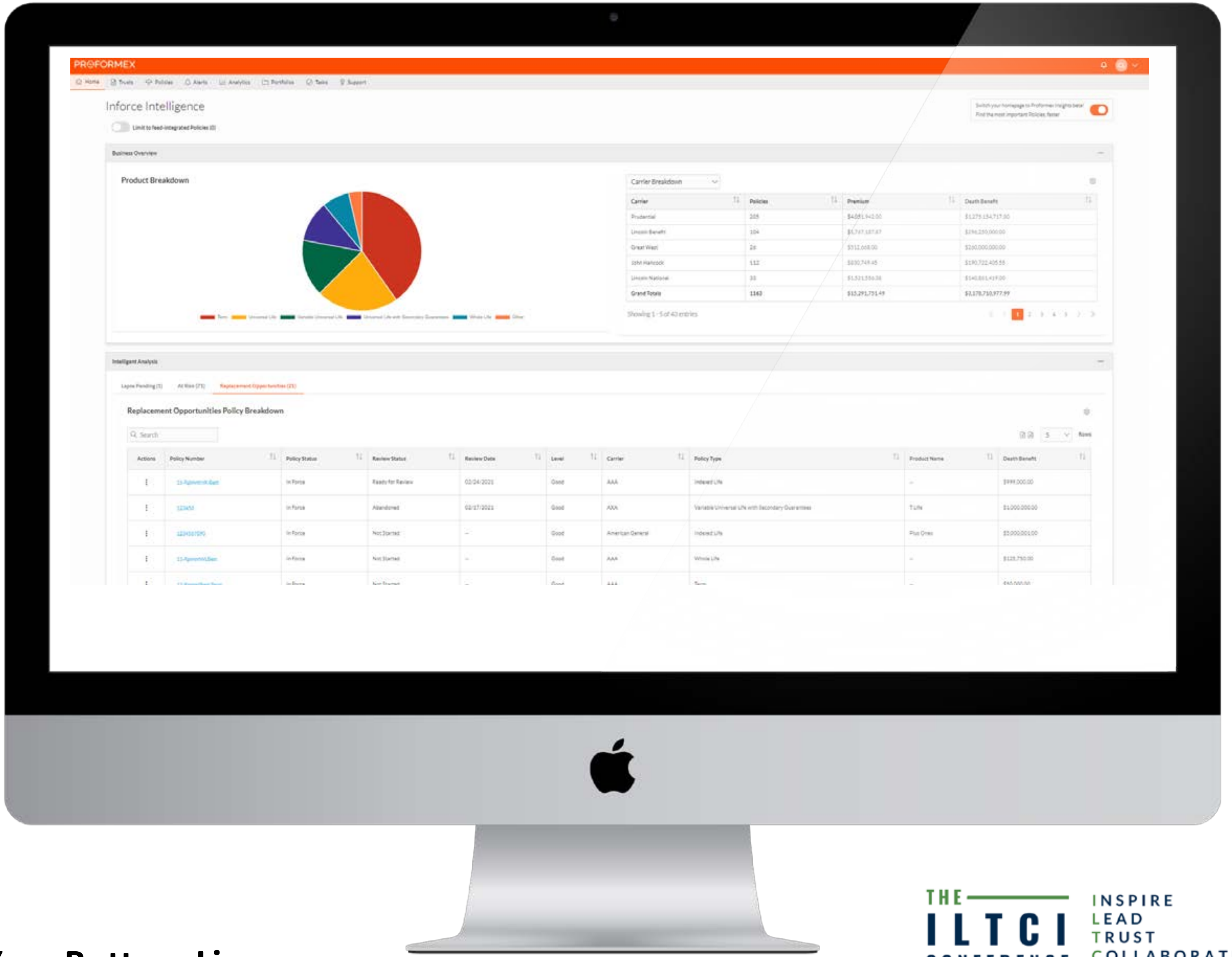
Proformex

Inforce Intelligence

Product overview and breakdown

Quickly ID policies in lapse pending *(via data feeds)*

ID at-risk policies and replacement opportunities leveraging Proformex analytics



Tools and Techniques to Boost Productivity and Your Bottom Line

Proformex

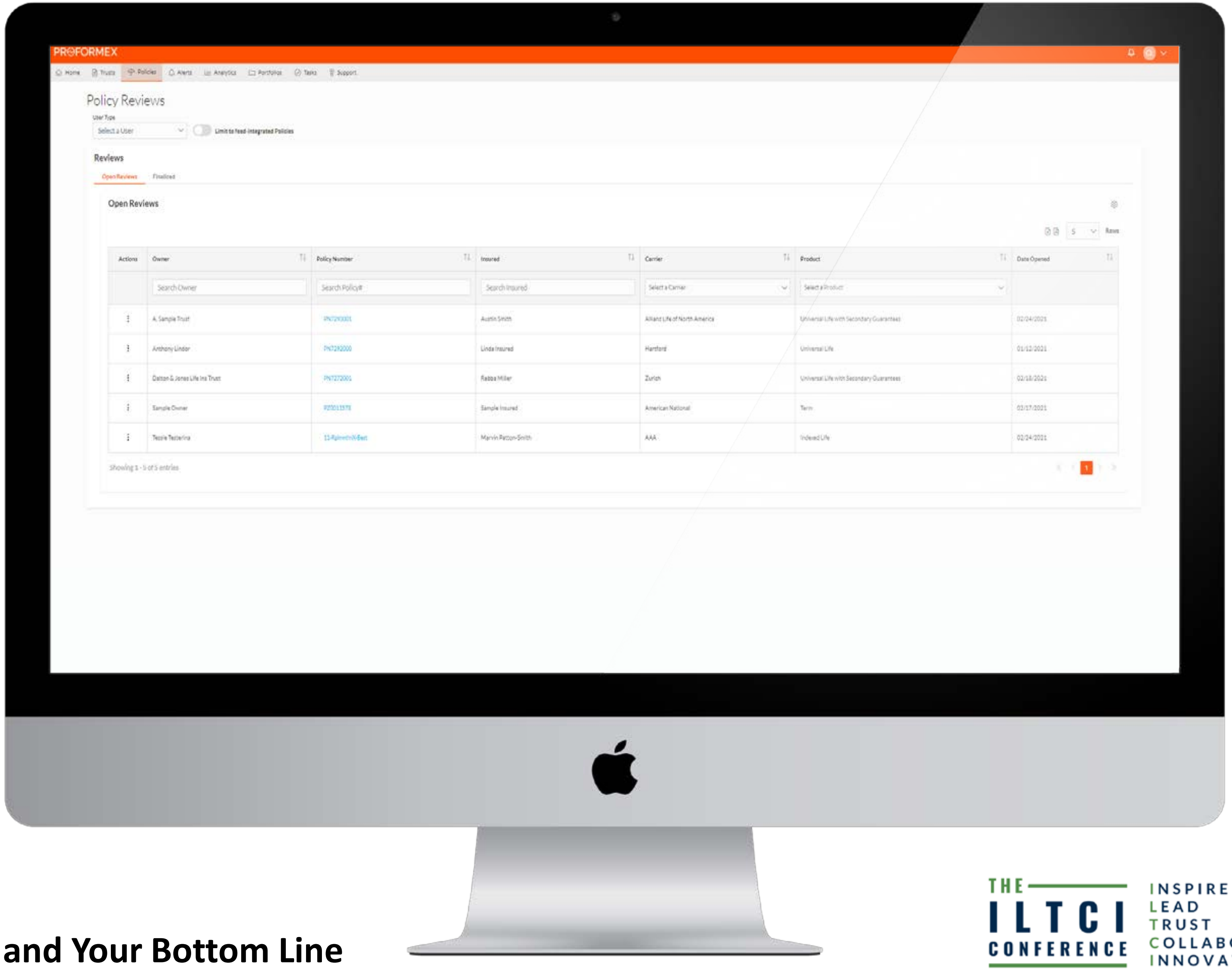
Agent Policy Review Process

STEP #1 PROFORMEX REQUESTS:
Current Statement
As-is Inforce Illustration
Alternative Illustration solving for annualized premiums to extend coverage to age 100

STEP #2 SUBSCRIBER UPLOADS REQUESTED DOCUMENTS

STEP#3 PROFORMEX INPUTS MISSING/UPDATED VALUES

STEP #4 SUBSCRIBER REVIEWS & FINALIZES REPORT



Policy Review Template

Page 1 - Cover Page

Policy Owner: Anthony Lindor

Policy Number: PN7292000

Carrier: Hartford

We believe the sources to be reliable, however, the accuracy and completeness of the information is not guaranteed. In the event of any discrepancy, the carrier's information shall prevail. Performance data represents past performance and does not guarantee future results. The values represented in this report may not reflect the true original cost of the client's initial investment. Calculations and data provided should not be relied upon for tax purposes, use original confirmations and carrier statements instead. The Information contained in these reports is collected from sources believed to be reliable, however the accuracy and completeness of the information is not guaranteed. Always rely on statements you receive directly from the carriers, whose valuation shall prevail in the event of any discrepancy. If you have any questions regarding your report, please call your representative.

Proformex

Policy Review Template

Page 2 – Policy Report

Hartford

Policy: PN7292000 (In Force)
Effective Date: 3/13/1995 (03/13 Anniversary)

Policy Monitoring

Lapse Age	Death Benefit	Annualized Premium	Crediting Rate	Comdex

Undesired · Acceptable · Desired

Policy Details

Carrier		Product Name	Product Type	Owner	Beneficiary
Weiss	B-	Solution 8 Universal Life	Universal Life	Anthony Lindor	Josephine Benny
S&P	BBB+				
Moody's	Baa2				
AM BEST	A-				
Fitch	--				

Contract Details

Initial Premium	Initial Death Benefit	Initial Crediting Rate	Guaranteed Crediting Rate	Guaranteed Lapse Age
$9,035.85	$2,000,000.00	4.00%	2.25%	65
Insured	**DOB**	**Smoker**	**Underwriting**	**Life Expectancy**
Linda Insured	9/14/1959	No	Standard	23.52

Policy Values

Lapse Age	Death Benefit	Annualized Premium	Crediting Rate	Comdex
85	$2,000,000.00	$9,035.85	4.00%	59
Cash Value	**Policy Loan**	**Surrender Value**	**Loan Rate**	**Cost Basis**
$136,131.15	$2,000.00	$136,131.15	2.22%	$198,788.70

Premium Highlights

Modal Premium	Premium Mode	Premium Due Date	Grace Period	Premium Paid Since Inception
$9,035.85	Annual	9/13/2018	45 days	$198,788.70

Proformex

Policy Review Template

Page 3 – Coverage Alternatives

Hartford

Policy: PN7292000 (In Force)
Effective Date: 3/13/1995 (03/13 Anniversary)

Current Policy

Lapse Age	Death Benefit	Annualized Premium	Crediting Rate	Comdex
85	$2,000,000.00	$9,035.85	4.00%	59
Desired: 100	Desired: $2,000,000.00	Desired: $9,037.00	Desired: 4.00%	Desired: 89

Contract Modification

Carrier Hartford	Product Solution 8 Universal Life	Product Type Universal Life	Lapse Age 100	Death Benefit $2,000,000.00
Premium $35,432.00	Crediting Rating 4.00%	Comdex 59		

Product Alternatives

Carrier Lincoln National	Product Life Current UL	Product Type Universal Life	1035 Applied $136,131.15	Lapse Age 100
Death Benefit $2,000,000.00	Premium $26,137.00	Crediting Rating 2.00%	Comdex 90	
Carrier Pruco Life	Product UL Plus (2001 CSO)	Product Type Universal Life	1035 Applied $136,131.15	Lapse Age 100
Death Benefit $2,000,000.00	Premium $24,356.00	Crediting Rating 5.00%	Comdex 92	
Carrier Symetra Advantage	Product CAUL 5.0	Product Type Universal Life	1035 Applied $136,131.15	Lapse Age 100
Death Benefit $2,000,000.00	Premium $21,435.00	Crediting Rating 2.50%	Comdex 80	

Coverage Recommendation

Input recommendations here..

Tools and Techniques to Boost Productivity and Your Bottom Line

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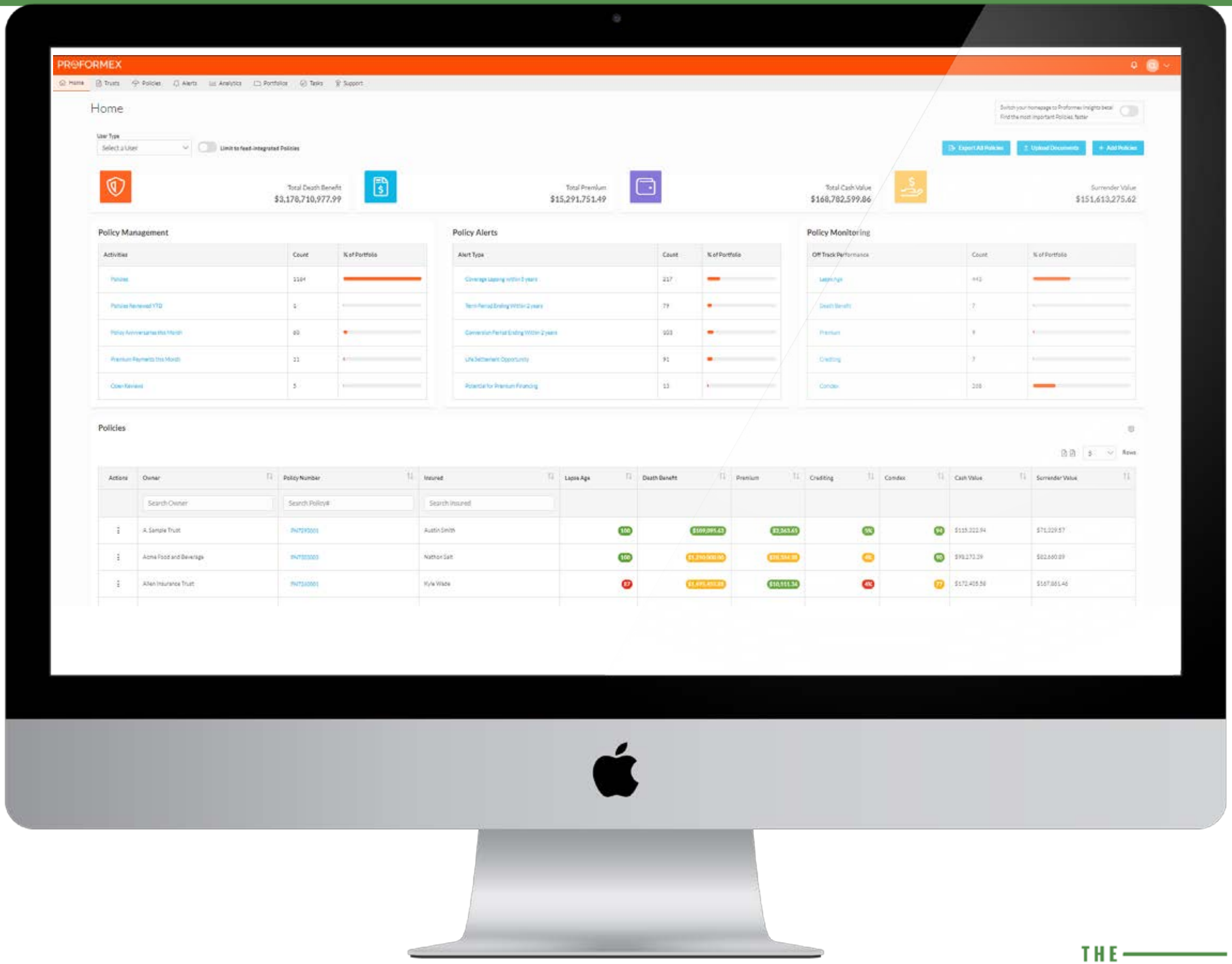
Proactive Monitoring



Consolidated summary of policy data

Full visibility into book of business

Sort, search, drilldown by carrier, product, owner, insured, etc.

ID upcoming term conversions & anniversaries

Proformex

Platform Benefits

VISIBILITY

Know what you have and what your clients need

TIME-SAVINGS

Streamline key activities that save significant time, provide needed documentation, and increase professionalism

ANALYTICS

Actionable insights to help your clients stay on track for their financial goals

NEW SALES

Customizable client-ready policy reviews which reduce the sales cycle and help drive new business

Advisors & Agents

Bill Nash

SVP, Head of MoneyGuard Distribution

Lincoln Financial Group

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Tools and Techniques to Boost Productivity and Your Bottom Line

4 Ways to Grow Your Business

New Clients

More Assets from Existing Clients

Charge More

Add a Business or Solution

Experience and Efficiency

Virtual Effectiveness
Less travel and robust virtual toolkit lead to more meetings

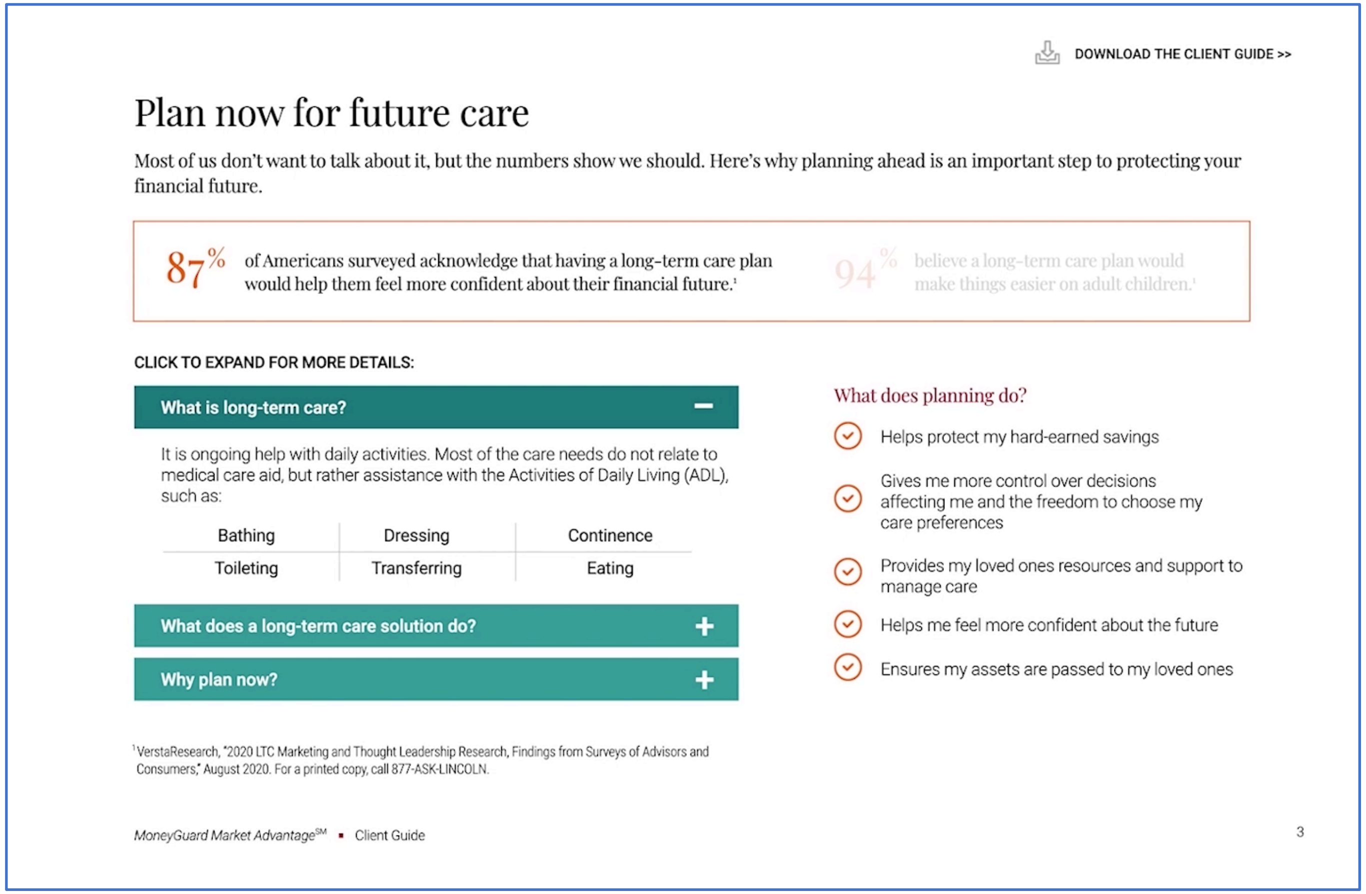
Use **Webex or Zoom** to:
- Have 2-way conversation
- Share documents
- Do demos

Use **TimeTrade** to:
- Schedule phone calls
- Schedule virtual meetings with Webex
- Send targeted emails with themed messages & links

Interactive Marketing Tools

Interactive, customizable client materials

www.LFG.com/MMA



DOWNLOAD THE CLIENT GUIDE >>

Plan now for future care

Most of us don't want to talk about it, but the numbers show we should. Here's why planning ahead is an important step to protecting your financial future.

87% of Americans surveyed acknowledge that having a long-term care plan would help them feel more confident about their financial future.[1]

94% believe a long-term care plan would make things easier on adult children.[1]

CLICK TO EXPAND FOR MORE DETAILS:

What is long-term care? –

It is ongoing help with daily activities. Most of the care needs do not relate to medical care aid, but rather assistance with the Activities of Daily Living (ADL), such as:

Bathing	Dressing	Continence
Toileting	Transferring	Eating

What does a long-term care solution do? +

Why plan now? +

What does planning do?

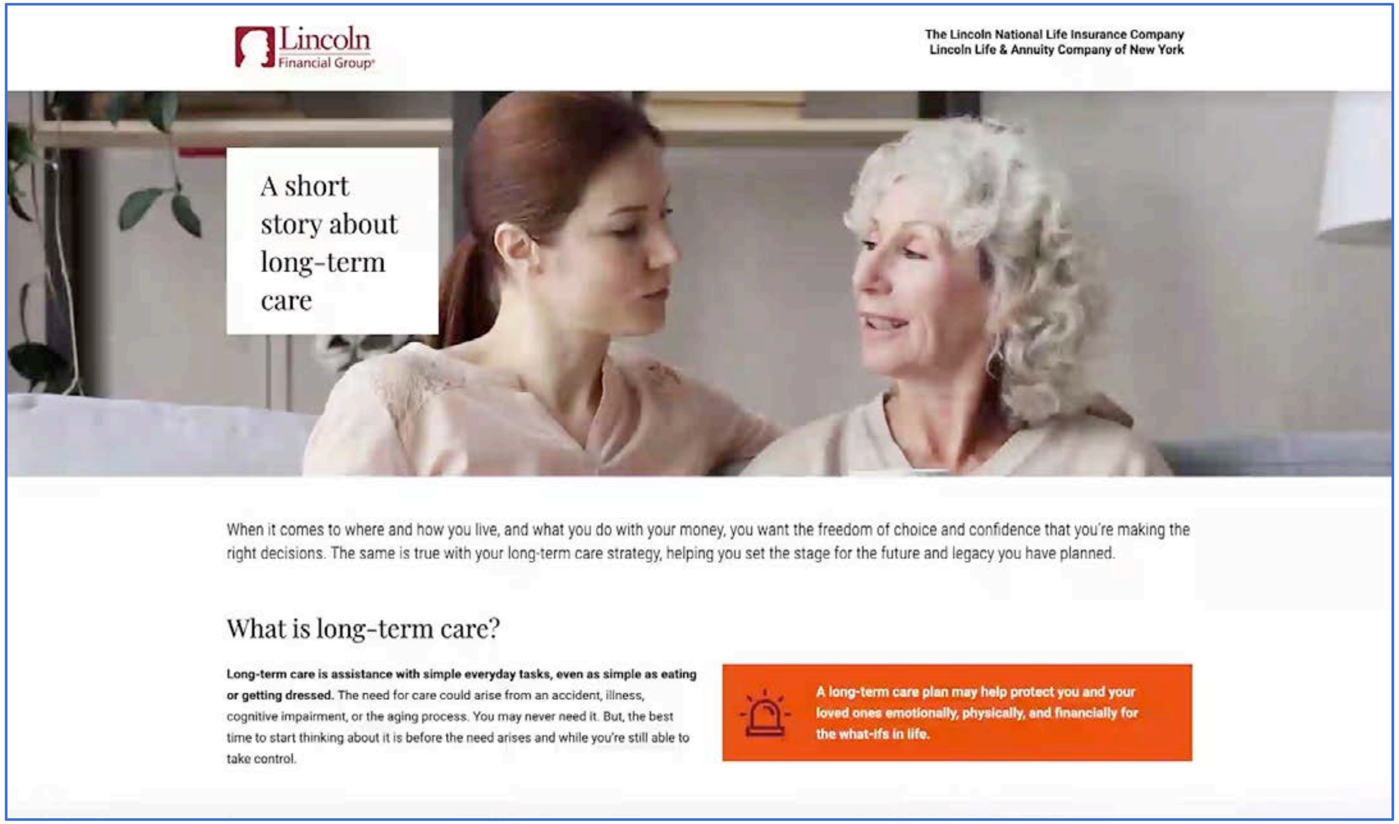
- Helps protect my hard-earned savings
- Gives me more control over decisions affecting me and the freedom to choose my care preferences
- Provides my loved ones resources and support to manage care
- Helps me feel more confident about the future
- Ensures my assets are passed to my loved ones

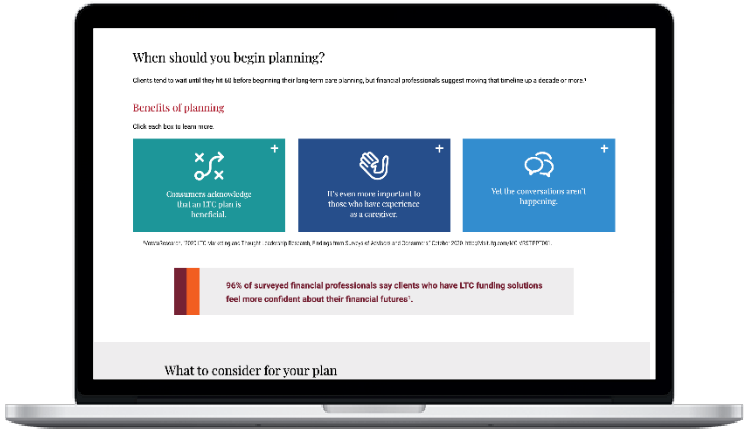
[1] VerstaResearch, "2020 LTC Marketing and Thought Leadership Research, Findings from Surveys of Advisors and Consumers," August 2020. For a printed copy, call 877-ASK-LINCOLN.

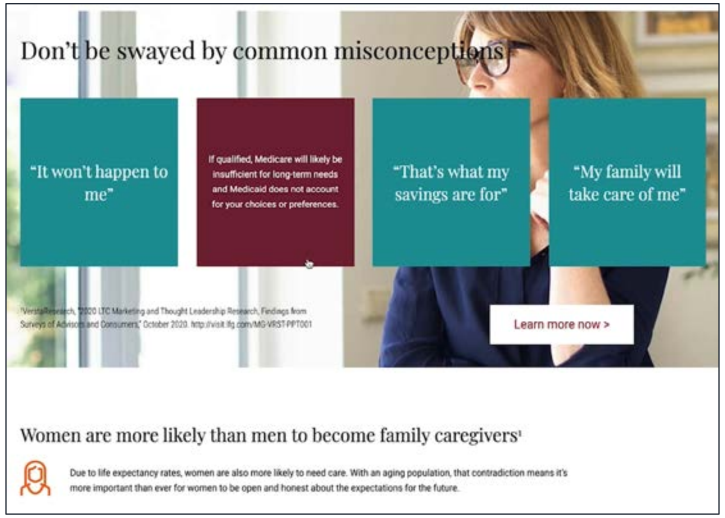
*MoneyGuard Market Advantage*SM ▪ Client Guide 3

Research-driven, animated content

www.LFG.com/LTCexperience

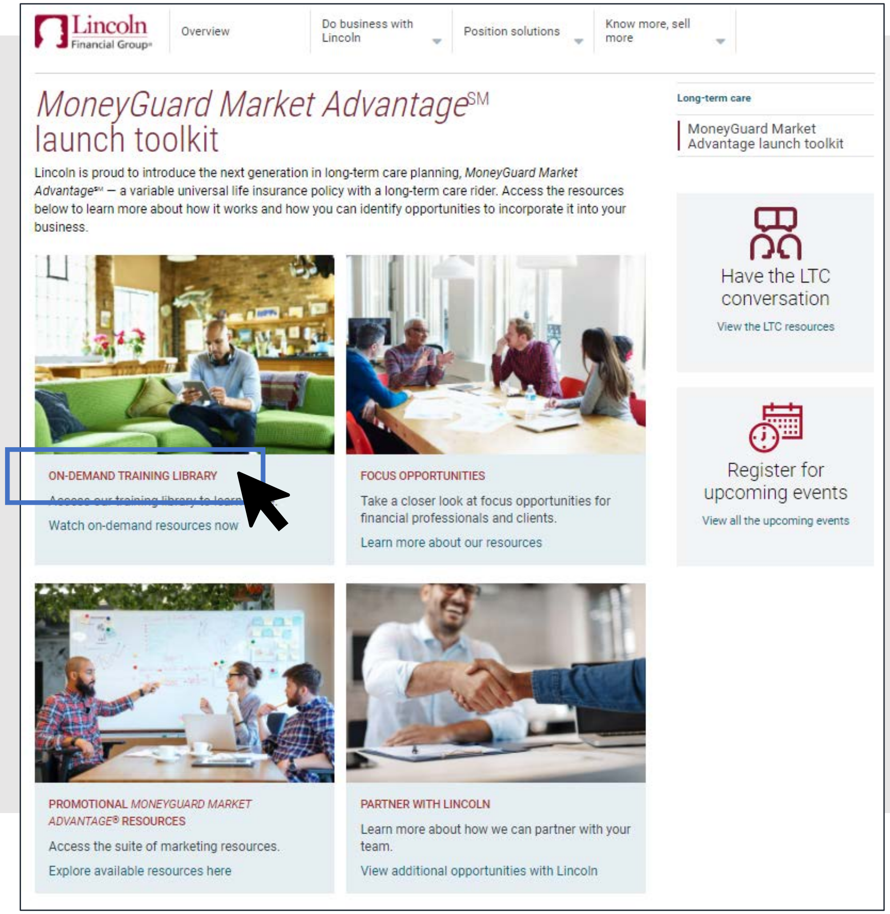


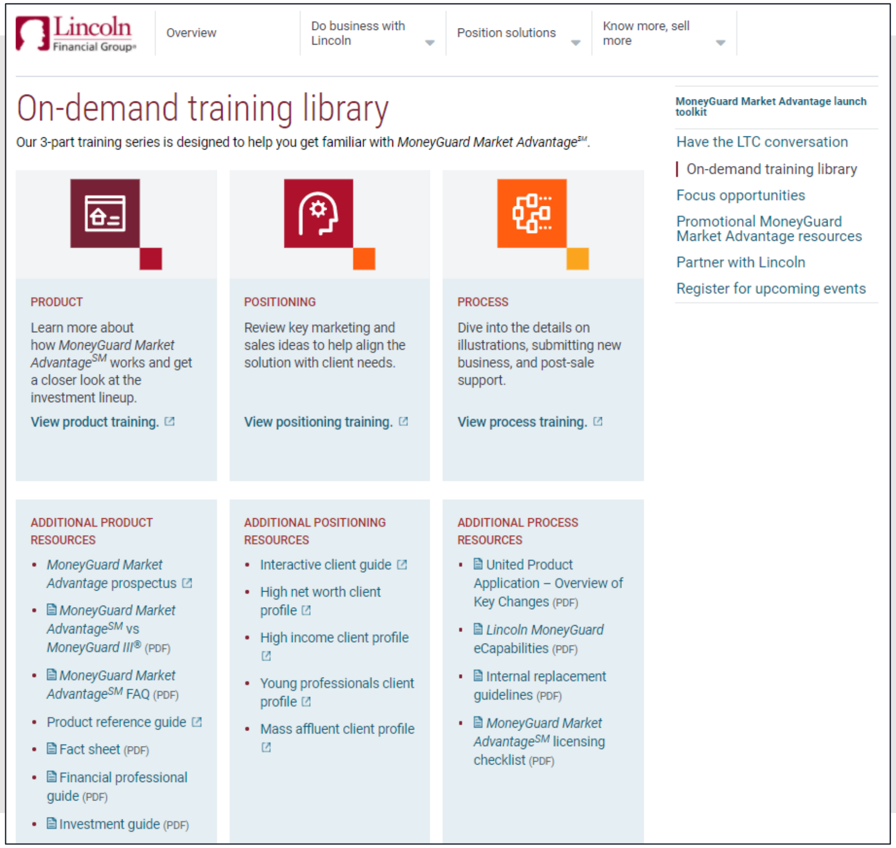




Digital launch kits for Financial Professionals

www.LFG.com/MMAtoolkit





Advisors & Agents

ENSIGHT™

Matt Essick

Chief Marketing Officer, Ensight

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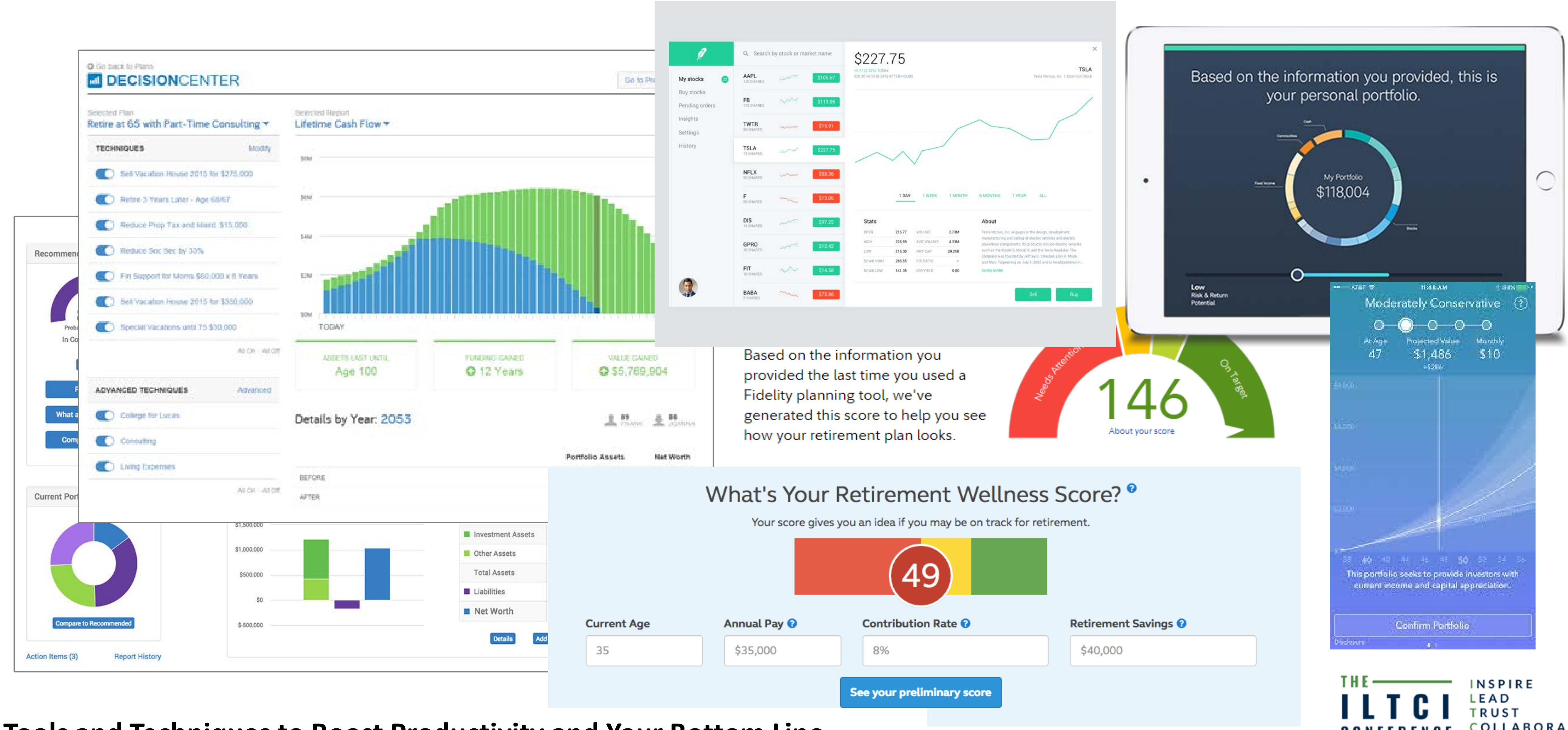
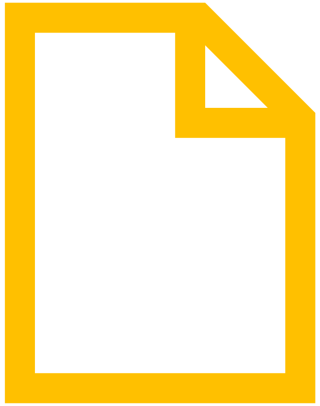
Tools and Techniques to Boost Productivity and Your Bottom Line

"Visual story-telling" is the new language of Financial Services

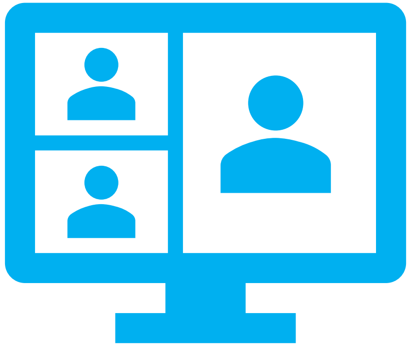


Tools and Techniques to Boost Productivity and Your Bottom Line

The “sales experience” is the key sector challenge today



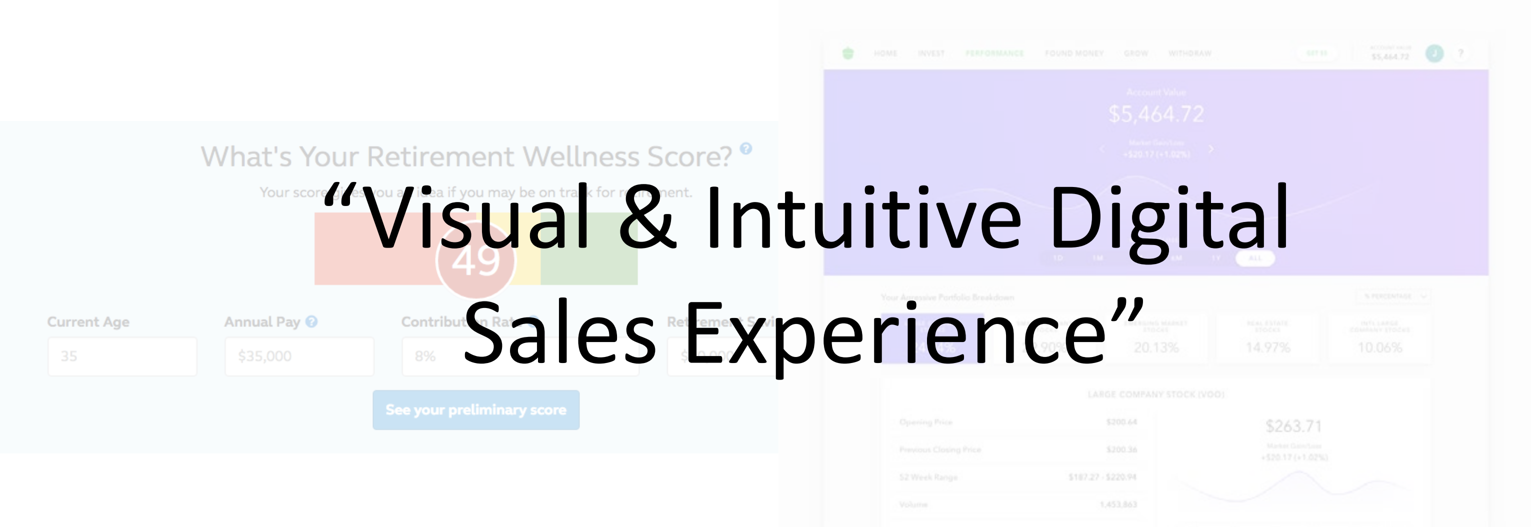
Illustrations & print “brochures” are out-of-place in a digital world



Wholesalers & FPs lack product-focused digital sales enablement tools

Sector sales growth, productivity & effectiveness requires a “hybrid” digital model

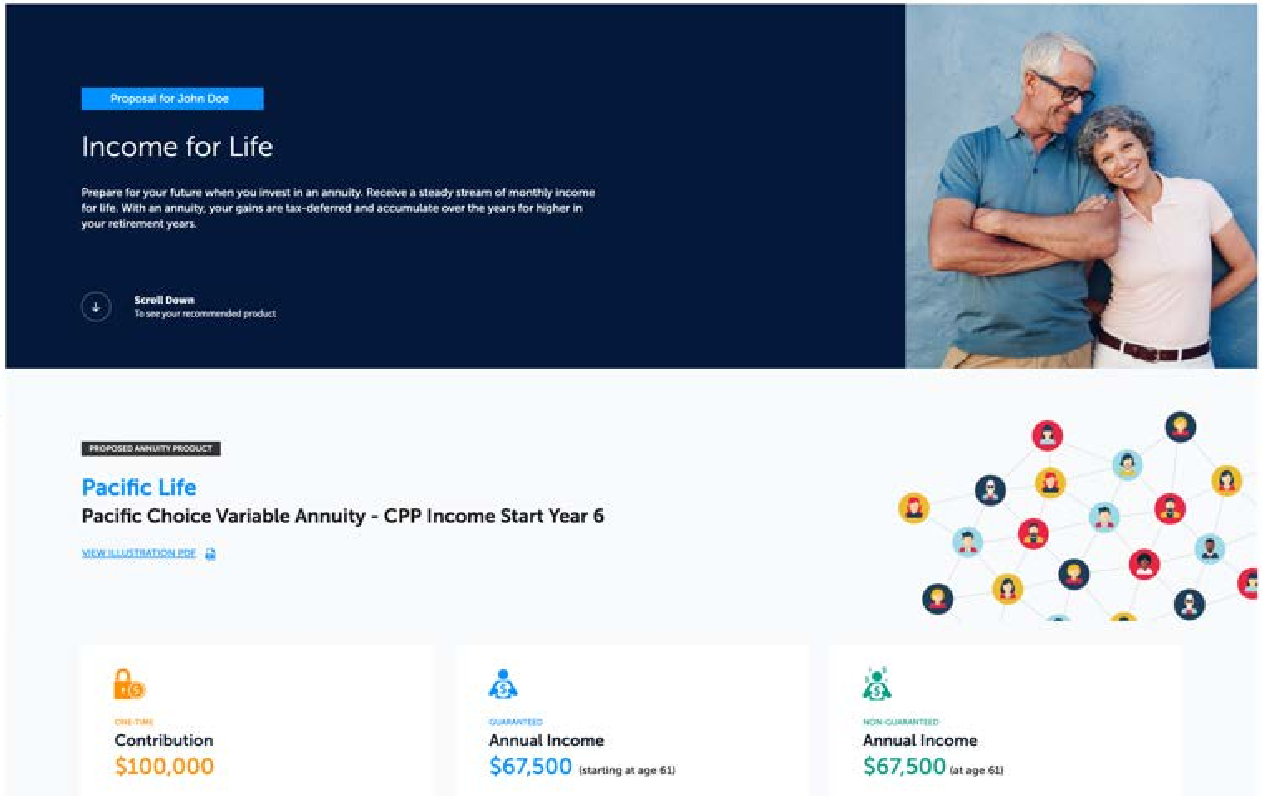
Modernizing to a visual story-telling experience is transformative



"Visual & Intuitive Digital Sales Experience"

Wholesaler sales enablement	**Financial Professional** sales effectiveness	**Consumer** adoption & understanding
Scalability & better channel education	Better client meetings & closing rates	Higher client interest & product adoption

Ensight™ - Interactive, Visual “Story Stories”



Build “Sales Story” experiences to **scale the product message & sales effectiveness** (*closing rate).

Enable guided selling for Financial Professionals by creating easy-to-understand, interactive ‘Point-of-Sale’ experiences.

Drive wider adoption through greater Financial Professional & consumer understanding

QUESTIONS