FORE THOUGHT®



Forethought[®] Medicare Supplement and ForeLife[®] Final Expense Life Insurance Phase 1



http://www.psmbrokerage.com info@psmbrokerage.com 1-800-998-7715



FOR AGENT USE ONLY – NOT FOR USE WITH CONSUMERS

Company History

- Forethought Financial Group, Inc., through its subsidiaries, provides innovative insurance and financial solutions for families managing retirement and end-of-life needs.
- Headquartered in Indianapolis, Indiana.
- Forethought Life Insurance Company is rated **A- (Excellent)** by AM Best and **A- (Strong)** by Standard & Poor's.
- Forethought, through its life insurance subsidiary, has assets owned and under management in excess of \$4.5 billion, and has served more than 2 million policyholders since 1985.
- Forethought Life Insurance Company was named among the prestigious 2010 Ward's 50 list of the nation's top 50 highest performing life-health insurance companies.











PRFCISION

Senior Marketing, LLC

Program Basics

- Commissions Paid Weekly
- Commission Advancing Available
- Affordable, Easy to Sell Plans
- Simple "Yes/No" Applications for all Products
- Tele-Underwriting (Currently Life only)
- Fax Application Program Available
 - Simply fax completed application and other applicable forms to our office, no need to delay the approval time by using traditional mail services





Plan and Application Options

- Available Plans
 - Medicare Supplement Standard
 - A, C, F, G, and N*
 - Medicare Supplement Select
 - A, C, F, G, and N*

* Not approved in all states. Refer to Product Availability Chart.

- Two Application Choices
 - Separate applications for Med Supp Standard/Select and ForeLife[™] life insurance^{*}
 - Combo application for Med Supp Standard/Select and ForeLifeSM life insurance*

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* Products not approved in all states. Refer to Product Availability Chart.





Combo Application

- One simplified application for Medicare Supplement/Select and ForeLife[™] life insurance
- ForeLife final expense life insurance is included
 - Issue ages and face amounts
 - Issue Ages 50-80
 - Face amounts from \$2,500 to as much as \$30,000
- Commissions are not reduced on either product
- Great opportunity to increase Agents income



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Competitive Picture

(Rates are subject to change)

{Texas Plan G – 65 Year Old/Female/Non-Tobacco}

Forethought Life Insurance Company	{\$ 88.28}
➤{United National}	{\$107.78}
►{Royal Neighbors}	{\$123.78}
➤{Loyal American}	{\$122.32}

{South Carolina Plan G – 65 Year Old/Female/Non-Tobacco}

Forethought Life Insurance Company	{\$ 78.99}
►{Loyal American}	{\$103.50}
►{American Continental}	{\$95.21}
≻{Hartland National}	{\$86.55}





Forethought helps make AGENTS more **MONEY**!

• Final Expense life insurance will be offered to all medically approved Medicare Supplement Standard and Select insureds

•Certificate will be delivered with the Medicare Supplement Standard/Select policy

•The rates will be pre-printed on the back side of the Certificate

•Tele-underwriting available with instant approval

Full Commission







ForeLifesM Final Expense Life Insurance

•ForeLife – Immediate Death Benefit

≻Issue Ages: 50-80

➢ Face Amounts: \$2,500-\$30,000

- •Street Level Commissions- General Agent: {110%}
- •Death Benefit Concierge Service-Assists with
- expediting claims & finding Funeral Homes



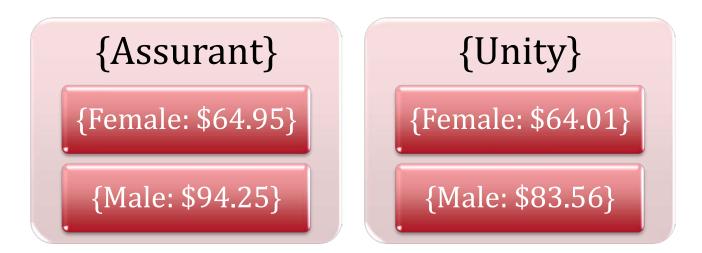


ForeLifeSM Final Expense Premium Rate Comparison

{\$10,000 Face, Nonsmoker, Age 65}

{Female: \$43.16}

{Male: \$54.41}





Why Choose Forethought Life Insurance Company ?

- Established company with a heritage in the senior market space.
- A.M. Best A- rated carrier
- Multiple products, one application
 - Build a stronger relationship with your customers
 - Make multiple sales off of the same lead
- Competitive commission rates
- Quick application turnaround (Assuming complete applications)
 - Med Supp Up to 5 days
 - Final Expense 3 to 4 days
- Service oriented
 - Direct company contact
 - We are here to serve our agents and policy holders





Why Choose Precision Senior Marketing?

- An exclusive distributor of the Forethought Med Supp and final expense
- Decades of experience in the industry
- High-level contacts at Forethought to help expedite resolutions
- Top-level contracts with other industry leading carriers
- Access to sales technology that increases your efficiency and profitability
- Access to proven resources, including pre-sale and point-of-sale scripts
- Lead partnerships that deliver the highest quality leads at affordable prices
- Web, graphic, video, and copywriting assistance
- Weekly blog and periodic updates to keep you current on industry trends
- Dedicated marketers committed to your success
- Never hear an answering machine during business hours
- Industry leading website with the most up-to-date information



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