

THE BOOK YOU ALREADY OWN



You are running harder than ever.
Spending more per lead than ever.
And still stuck.
The growth is already in your book.

Cost to acquire a new client in 2026: \$2,000 to \$3,000

Cost to cross-sell an existing client: \$0

THE COST TRAP: Kadence 2026 lead pricing

The Costs

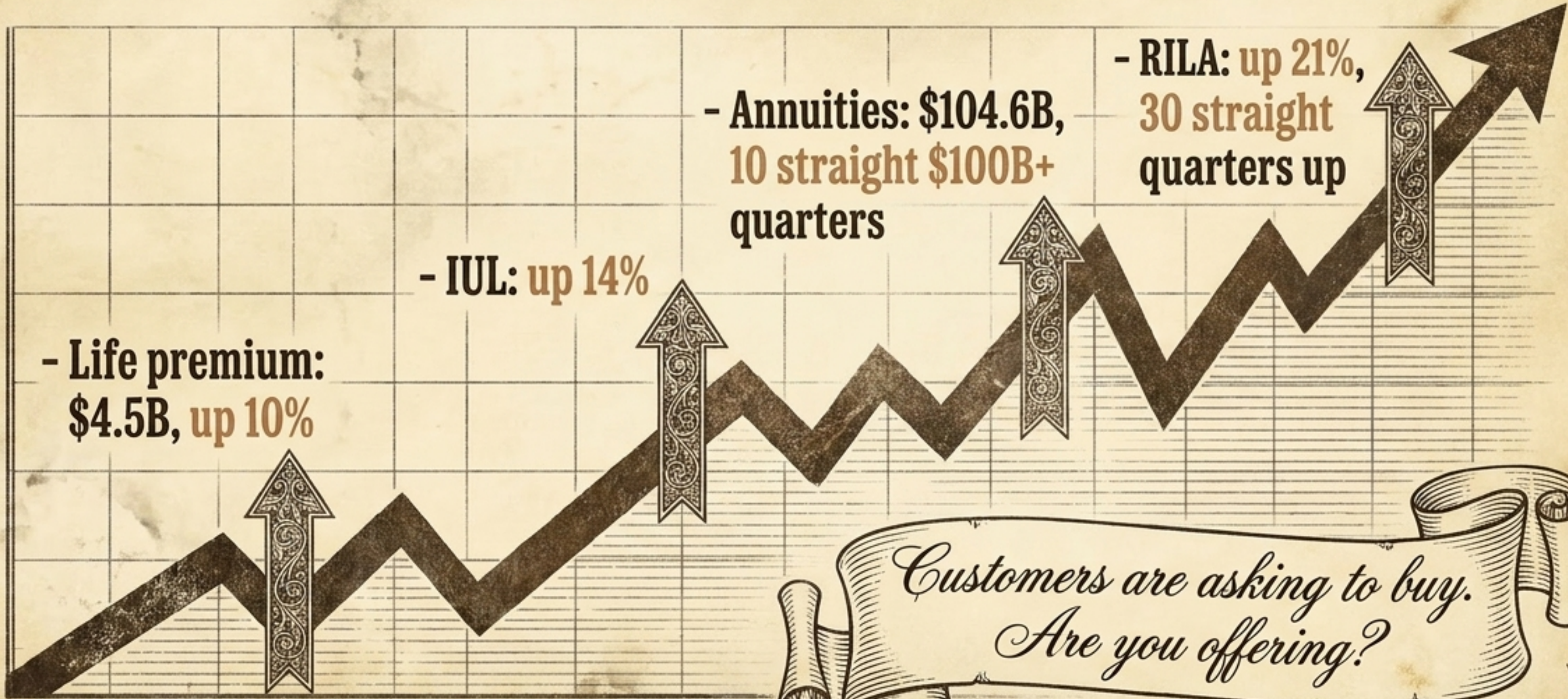
- Exclusive web: \$25 to \$80
- Live transfer: \$35 to \$120
- True life CAC: \$500 to \$3,000

The Return

- FE first-year commission: \$700 to \$1,200

A \$1,500 acquisition cost on a \$700 commission is structurally underwater.

THE DEMAND SIGNAL: LIMRA Q1 2026



THE CUSTOMER VOICE: Corebridge / Greenwald 2026



- 47% prefer
\$60,000/year
guaranteed over
\$1 million lump sum



- Only 28%
comfortable with
nest egg
shrinking



- 56% regret running
out of money; only
6% regret dying
with money left

This is not a hard sell. This is a documented request.

THE SCRIPT

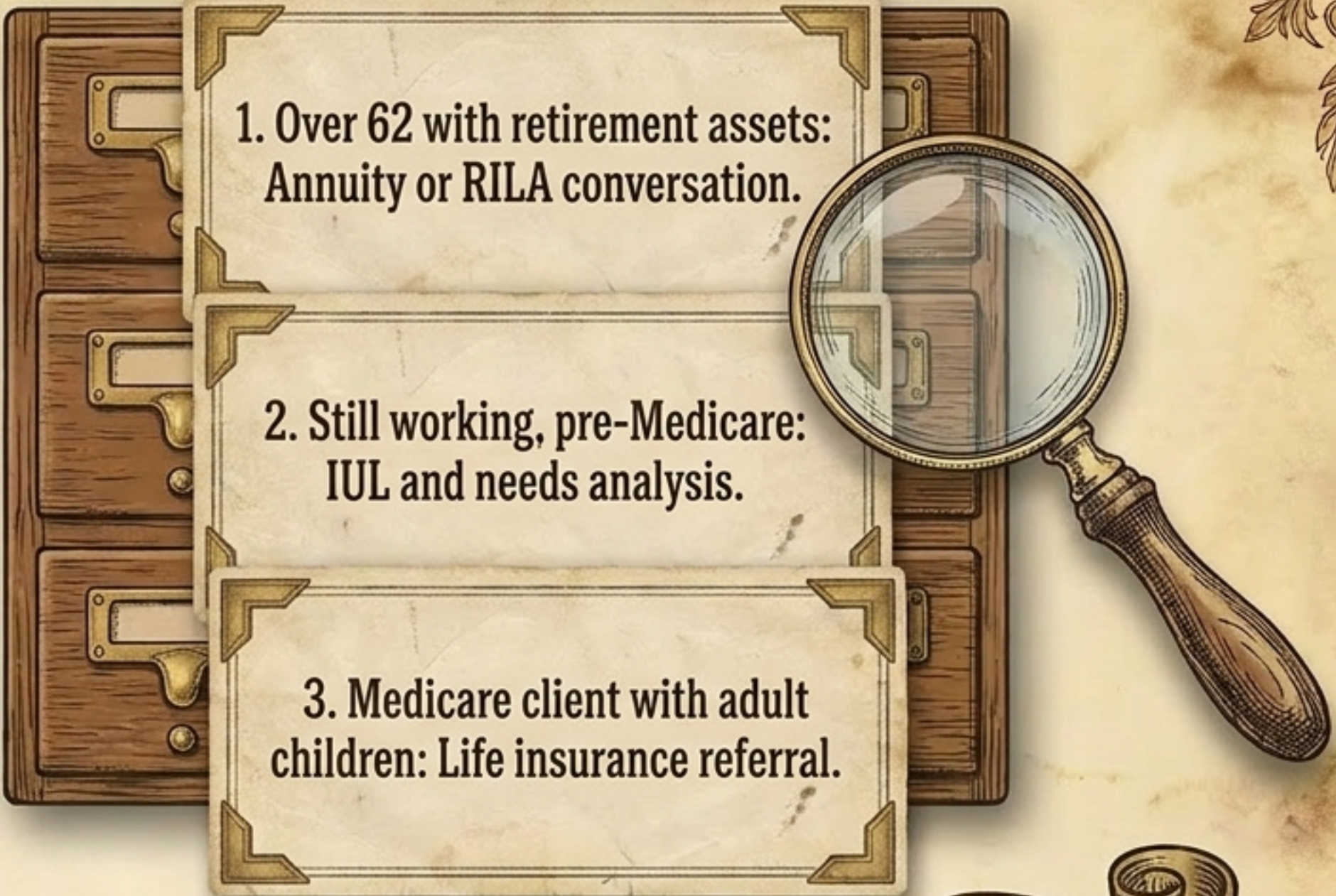
*I set you up on Medicare last year. I want
20 minutes on one question I did not ask you then.*

*If you had to choose between a million dollars
in cash and \$60,000 a year guaranteed for life,
which would give you more peace of mind?*



THE BOOK AUDIT

Segment your
Medicare client list
into three tags.



1. Over 62 with retirement assets:
Annuity or RILA conversation.

2. Still working, pre-Medicare:
IUL and needs analysis.

3. Medicare client with adult
children: Life insurance referral.

Zero new lead cost. Existing trust. Documented demand.



PSM Brokerage.

- ✦ Multi-line carriers.
- ✦ Marketing Hub for cross-sell campaigns.
- ✦ Business Coaching for book audits.

Talk to us about contracting.