

### Facts

- Policy costs and fees dramatically lowered over the past few years.
- Policy guarantees have been added over the past few years.
- Once sold, policies are hardly ever reviewed by the selling insurance agent.
- Most clients prefer to speak with you about life insurance needs.
- This a straight-forward sales opportunity because the need has already been understood; we are simply improving the product.
- Client goals and objectives change over time and the policy they have may not match their current needs and objectives.

### Process

- Gather data on existing life insurance policies.
- Send to Quality Quote Insurance Solutions, LLC with a basic client profile.
- The QQIS team will evaluate the information, make recommendations, and illustrate a new policy if needed.

### Questions To Ask Your Client

- Would you like to see how the new Estate Tax Law impacts your current planning?
- Does your estate have sufficient liquidity to pay all expenses that will be due at your death?
- If not, have you instructed your heirs which assets should be sold to pay these costs?
- Do you know your Estate Tax Liability can be paid at a substantial discount?

