



**We believe in helping families become financially stable.  
We believe in enriching and empowering our partners  
to help others achieve financial stability and independence.**



People who choose to work with  
*us* definitely:

**Have fun**  
**Make Money**  
**Make a difference**

# Have You Ever...?

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In your work life have you ever:

- Felt under appreciated?
- Been paid less than you are worth?
- Been passed over for a promotion?
- Felt like your work didn't matter?
- Felt Controlled by your boss?
- Felt limited in how far you could progress?
- Wanted more freedom
- Wanted your efforts to make a difference?
- Wanted to work with a team that cares?

# Why This Group?

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Most people start with us because:

- Like part-time income
  - Value independence to set own schedule
  - Desire financial independence
  - Desire a cooperative team environment
  - Desire self-determined promotions
  - Have a passion to help others
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# About Me

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- I graduated from Southern Connecticut State University with a degree in Business Administration with concentrations in Finance and Management.
  - Having survived the ups and downs of government and commercial contracting arena for over 15 years I began looking for something that I could add to my tool belt or replace contracting services completely.
  - I was initially drawn to this organization because I could offer my clients the best of the insurance industry without all the pitfalls.
  - When I realized what the real potential of what this was, I knew that this is where I could best develop a stable, long-term business for myself and my family.
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# The Market

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- Baby boomers. 78 million born, 70 million remain turning 65 at a rate of 10,000 per day!
- \$22 trillion of Wealth will transfer over the next 20 years.
- Protecting retirement savings and ensuring life time income.
  
- 47,596.15 deaths per week in the U.S. \*
- Protecting families from financial burden of lost loved ones.
  
- Gen X and Millennials. 112 million strong.
- Mortgage protection and tax-free retirement planning.

(US Population Clock, U.S. Census Bureau)

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# Mortgage Protection

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- We are the number one supplier of Mortgage Protection in America.
- We protect families from losing their largest asset.
- We protected families for \$7.9 billion worth of coverage last year.



# Final Expense

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- We help ensure families can celebrate their loved one's life.
- We make sure families don't have to deplete their savings.
- We allow people to pass on a legacy rather than a financial burden





# Retirement Protection

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- We help clients protect their retirement savings.
- We ensure clients can not out live their savings.
- Last year alone \$250 billion was allocated to instruments we offer.



# Our Financial Partners

Over 28 Carriers Supported



MUTUAL of OMAHA



KAISER PERMANENTE



# Incentives

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- All expense paid trips
- Leadership Retreats

# Leads

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Lead System Generation

Hot Leads

Direct Mail

Internet Leads

Call In Request

# Our Sales System

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- Video and Audio
- Computer Training
- Coaching
- National Seminars (Carrier Supported)
- Webinars

# Training Resources

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## Training

Proven leaders provide training to others on how to improve their ability to help grow you personally and business-wise.

Product training is provided hands-on, so that you are successful!

Joining us in an advantage others don't have in the industry

Leadership is taught, not caught (ask questions)

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# Two Paths to Advance

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## 1) Personal Production Contracts

Helping families with family coverage and mortgage protection and other products (IUL and Annuities)

## 2) Building Contracts

Recruiting others to do what you do (help other families)

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# Self Generated Income

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- You will learn all about:
  - Financial Partners Products
  - Our Business Systems
- Then how to:
  - Make Calls and Set Appointments
  - Go to Appointments
  - Help People Get What They Have Requested
  - Be Consistent



# Self Generated Income

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**You Working  
Part Time  
10 to 20 Hours Per Week**

**\$ 1000 x 75%  
\$750/wk**

**Make Dials and Set Appointments**

**Visit Families and Help  
with Application Process**

**Average Policy Costs \$83 per Month  
Or \$1000.00 per Year**

**Starting Commission Rate averages 75%-85%**

**You Run 4 or 5 Appointments a week and  
Make Just One Sale: You Earn = \$750.00**

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Commission percentages are for term products. Each insurance product carries a unique commission schedule.

# Self Generated Income

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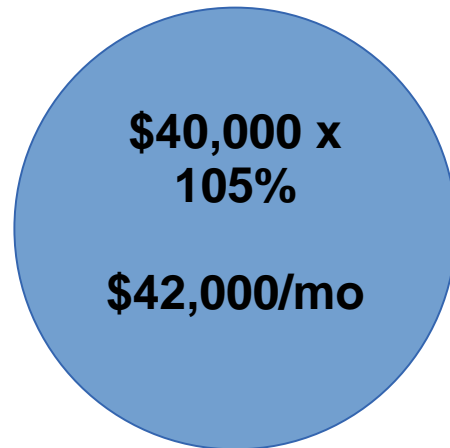
**You Working  
Full Time  
30+ Hours Per Week**

**Make More Dials and  
Set More Appointments**

**Learn to Write IULs and Annuities**

**Learn to Get Referrals with Our  
Emergency Response System.**

**Work Your Way Up to a 105% Contract**



**You Run 20 Appointments per Week  
With a 50% Close rate You Earn \$42,000/month**

# System Driven Income ( Your own agency)

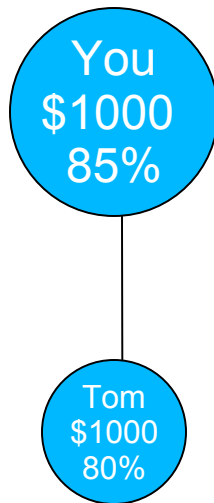
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- You can teach and lead others
  - Our Financial Products
  - Our Business systems
- Your agents must
  - Make calls
  - Go to appointments
  - Help People
  - Be consistent

# System Driven Income

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You Hire One Friend and  
Teach Them What You Have Learned

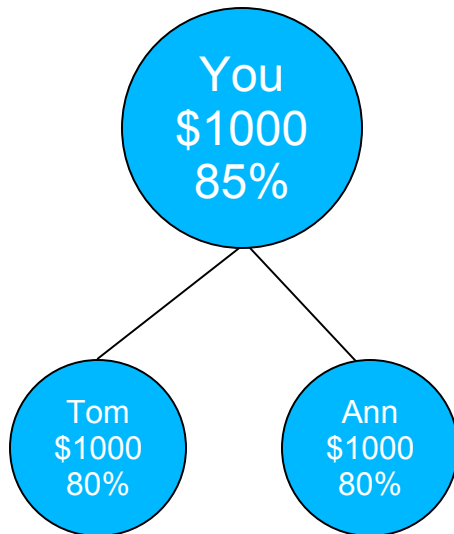


Now You Earn \$850 per Sale  
Plus You Earn  
5% on All of Tom's Sales

\$850 Plus \$50 from Tom =  
**\$900 per Week**

# System Driven Income

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Now You Go Hire One More Friend and  
Teach Them To Do The Same Thing

You Get Another Raise to \$850 per Sale  
Plus You Earn  
5% on All of Tom's and Ann's Sales

\$850 Plus \$100 from Tom and Ann =

**\$950 per Week**

**Now It's Time to Get Excited  
Make a Six Figure+ Income!**

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# What Does Your Dream Look Like?

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A nicer, second or vacation home?



A nicer car?



Time freedom?



Financial freedom?



# Next Steps

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- **Are you eligible for employment?**
    - No felony record
    - No criminal record involving financial misconduct
    - No repeat DUI convictions
  - **Complete Appointment Application**
    - Will be accessed via email to complete your application
    - Complete the application and follow the emailed directions.
  - **Get Started**
    - For enrollment into Pre-License training: Various options offered (TBD)  
(discount code: will be provided by email, upon acceptance of agent agreement)
    - Contact your hiring manager, Al Broderick at 888-688-5473 x101 or via email at [makingscratch@cyrusrfg.com](mailto:makingscratch@cyrusrfg.com)
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