

When to call a Life Insurance Consultant

1. When your client is asking you questions and you are not sure you're the one with all the answers.
2. When the client isn't asking questions but you think he should be.
3. When your clients says "I have a paid up policy".
4. When your client has a policy with a loan on it or is planning to make a loan.
5. When your client clearly had no understanding of life insurance.

6. When your client claims to know a lot about life insurance.
7. When your Client is being sold new insurance and you want an independent second opinion.
8. When your client is considering getting rid of an existing life insurance policy.
9. When your client is party to an insurance funded Deferred Comp plan or any insurance funded executive benefit plan.
10. When your client is being sold permanent, cash value life insurance when you think all they need is term insurance.

11. When your client is being sold term insurance and you think they need permanent insurance.
12. When your client owns a policy or is being presented with a policy with performance depending on stock market returns.
13. When your client doesn't have a relationship with an agent.
14. When your client has a particularly close relationship with an agent.
15. When your client has never had anyone but the agent look at his policies.

16. When your client seems to be paying too much for life insurance.
17. When your client seems to be paying too little for life insurance.
18. When your client is gifting a policy to a trust or distributing a policy from a company.
19. When your client is being urged to do a 1035 exchange and you want an independent second opinion.
20. When your client is being presented with a life settlement offer and you want an independent second opinion.

21. When your client has a Split \$ plan in place.
22. When your client is using a policy predominantly as an accumulation/supplemental savings instrument.
23. When your client is telling you their life insurance in guaranteed
24. When your client is a party to a premium financing insurance plan.
25. When your client is thinking about gifting a policy to a non-profit.

26. When your client is planning on paying back a policy loan.
27. When something about your clients life insurance policy just doesn't feel right.
28. When you want to make a decision based more on facts than on emotion.
29. When competing agents are telling your clients different stories.
30. When the only product your client is being sold is the product from the company the agent works for.

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