

## Alternate Sales Ideas For Agents

Agents, we are in unprecedented and uncertain times. Many of your clients are feeling unsafe and insecure. Now is a great time to reach out to them to answer questions and provide them with some alternate sales ideas they can use to preserve their assets and settle their worries during these trying times.

Your most valuable assets are the alternate insurance options and policy evaluations that you can provide for your clients at this time. As always - please use our expansive network of carrier partners as a resource for yourself and your client. You, the agent (along with our assistance on the backend) are here to help navigate your clients through these difficult times and provide added value where you can.

- **Short-term Care** - If clients do not have coverage, or loses coverage because they lost their jobs, they can potentially get coverage for 3,6,12 months. If they haven't tested positive for Covid19, it should be a covered expense if contracted after coverage starts.
- **Policy Loans** - Many clients with a life insurance policy may have significant value secured in their policy if it is needed during this time of financial crisis. As an agent, you can work with your marketer and review specific carriers to dissect policy loan details and see what options your clients may have if they need the assistance. You can help guide those clients through the process to receiving that assistance.
- **Late Premium Payments** - Many of the carriers will be making provisions regarding late premium payments for clients affected by COVID-19. Your marketer is constantly getting updated information from the carriers and can help you find the best options available for your clients.
- **Policy Conversions** - There are currently no restrictions on converting a term insurance policy into another more permanent coverage type. If you have a client interested in exploring this option, contact your marketer. They can run illustrations to assist with finding the best options available.
- **Accelerated Underwriting and Simplified Issue** - Many carriers offer accelerated underwriting and simplified issue for their products to help your clients get fast coverage. This is a great option as some clients may not want to be visited by a paramedic and/or yourself at the current time, many of these transactions can be done telephonically and by email.
- **Travel Restrictions** - Many carriers may have travel restrictions in place, particularly on new applications for foreign national coverage. If you have a client that has concerns about this, your marketer can review specific carriers your client have coverage with, to dissect policy restrictions to see what options are available to them, if they need to travel.
- **New Policy Applications** - As of today, there are no carriers - that we are aware of - that are not accepting applications. This information may change, but rest assured, your marketer gets updated information daily from the carriers and will be happy to research any concerns you and your clients have.
- **Positive COVID -19 Tests** - Let us help you navigate how the carriers are evaluating and handling new, prospective clients who test positive for COVID-19 and any effects this may have on getting or keeping their coverage.