

New License Orientation

2025

1. Implement/talk about your personal policy
2. PowerTerm vs PrecisionTerm
 - a. “Upgrades” and “A.I.R.”
3. Calculating coverage amount
 - a. Dime or Income Multiple
4. Calculating length of term
5. Break Points
 - a. 150k, 250k, 500k, \$750k
6. When to COD – Cash On Delivery
7. Giving three quotes
 - a. “2% Rule”
8. Closing questions
9. Starting the application
 - a. Replacing policies
10. Client follow up and “Life Manager”
 - a. Contact weekly, keep good notes
11. Thank you cards
12. Electronic delivery
13. How to handle “Rated or Declined”
14. Quality of Business Index (QBI)
 - a. $\text{taken rate} \times \text{persistency} = \text{QBI}$
15. Calculating compensation
16. Out of state licensing
17. Practice Life App