



Protective 

**PROTECTIVE<sup>®</sup>**  
**ESTATE MAXIMIZER<sup>SM</sup> II**

**Single premium whole life**

For Financial Professional Use Only. Not for Use With Consumers.

# The next client you meet with could be an excellent candidate for an asset transfer.

Luckily, you've got Protective Estate Maximizer II in your portfolio — the easy way to transfer their wealth and maximize the legacy they leave to loved ones. This guide makes it even easier, with seven steps to selling this solution — from identifying the right candidates to accelerating the application process.

## Step 1

### Identify the best candidates

Set yourself up with a little groundwork. As clients' needs change over time, so do insurance goals. Which is why it's important that your clients are appropriately positioned with the right product at the right time. Ideal candidates for Protective Estate Maximizer II share a certain profile, so look and listen for the factors listed below.



50 to 85 years of age



Plan to sell and downsize a home



Want strong guarantees, accessibility and growth



Consistently renew their CDs



Want to lower their annual taxable interest



Have checking or savings account balances of at least \$15,000



Talk about their children or grandchildren



Has "POD" designation on checking, savings, and money market accounts.



## Step 2

### Determine their financial standing.

Now that you've determined your client is a good candidate, you need to establish their financial standing. The goal? Determine if he or she has what we call 'leave money' (see below).

Think of your customer's money in three buckets:



#### Spend money

Intended for living expenses, like health insurance, groceries, utility bills and vacations.



#### Grow money

Invested with the hope of creating even more value.



#### Leave money

Earmarked to pass on to their children, grandchildren or other heirs. Funds in a Protective Estate Maximizer II can increase a client's legacy by passing it to the beneficiary tax-free (under current law).

## Step 3

### Set the stage with the right questions

- Mr./Mrs. \_\_\_\_\_, would you mind if I ask you a few questions to better understand your goals and plans for this account/asset/etc.?
- I'd like to take some time to get to know how you're planning to use this account/asset/etc. Mr./Mrs. \_\_\_\_\_ would you mind if I asked you a few questions?

## Step 4

### Prepare the sale

- Mr./Mrs. \_\_\_\_\_, is there a portion of this account that you would like to pass on to loved ones/charitable organizations/etc.? If so, how much?
- Would it be meaningful to you or the recipient(s) if it was passed on income tax-free to named beneficiaries?
- Do you plan on using some of this account for income purposes? If so, how much, and when?
- When do you intend on using this account and for what need/goal/event? Would that be a portion, or all of it?

## Step 5

### Close the sale

- Mr./Mrs. \_\_\_\_\_, I have an option that can meet your needs based on the goals and plans we just discussed. Would you mind if I asked you a few more questions to see if you qualify?

## Step 6

### See if your customer qualifies

When you've confirmed your client's interest, ask these four questions to determine if he/she is eligible for Protective Estate Maximizer II.

- Were you diagnosed with or treated within the last five years by a licensed member of the medical profession for congestive heart failure or cancer, other than basal cell skin cancer?  Yes  No

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- Were you diagnosed with or treated within the last 10 years by a licensed member of the medical profession for heart disease, heart attack, stroke, mini-stroke, heart valve disease, aneurysm, peripheral vascular disease, carotid artery disease, Alzheimer's disease, dementia, emphysema, chronic obstructive pulmonary disease (COPD) or chronic bronchitis?  Yes  No

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- Were you diagnosed with or treated within the last 10 years by a licensed member of the medical profession for infection with Human Immunodeficiency Virus (HIV) or Acquired Immunodeficiency Syndrome (AIDS)?  Yes  No

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- Have you ever been declined, refused or turned down for life insurance?  Yes  No

## Step 7

### Start the Ten Minute Legacy<sup>SM</sup> process

If your client answered "no" to all four questions in step 6, they qualify for the Ten Minute Legacy approval process. A representative will call you with their approval decision in 10 minutes or less. Once approved, their one time premium payment is instantly turned into a larger guaranteed death benefit for their loved ones.





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If your client meets age and premium requirements and can answer “no” to a short series of medical questions, your client may qualify to increase their legacy in just 10-minute. Eligibility is subject to meeting Protective Life’s qualification requirements. Additional underwriting is required if the application does not qualify for a 10-minute approval decision.

Protective Estate Maximizer II (SPWL-7 5-18) is a single premium whole life insurance policy issued by Protective Life Insurance Company (PLICO) in all states except New York where it is issued by Protective Life and Annuity Insurance Company (PLAIC). PLICO is located in Nashville, TN. PLAIC is located in Birmingham, AL. Policy form numbers, product features and availability may vary by state. Consult the policy for benefits, riders, limitations and exclusions. Up to two-year contestable and suicide period. Benefits adjusted for misstatements of age or sex. All payments and guarantees are subject to the claims-paying ability of the issuing company.

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