



**CHAMPION AGENCY, INC.  
2012 Broker Recruiting**

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Create an Account on  
our website**

**[www.champion-agency.com](http://www.champion-agency.com)**

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## **I. Mission Statement**

We are an independent national life insurance marketing organization/producer group committed to actively providing successful producers with the following:

- \* Solid, Financially Strong Companies
- \* Products with Integrity
- \* Above Average Compensation with Bonuses
- \* Fair and Reasonable Underwriting
- \* Fast Accurate and Cost Effective Services
- \* Creative and Cutting Edge Sales Ideas
- \* More Profit for your Bottom Line



## II. Core Carriers

Our Core Carriers have developed profitable products. They provide real, long term value to their policyholders and pay generous commissions to you.

Following is a list of our Core Carriers and available brokerage outlets.

Our Core Carriers have met the following criteria:

1. Financial Strength
2. Product Integrity
3. Above Average Compensation
  - high targets
  - vested renewals
  - bonuses
4. Fair and Reasonable Underwriting
5. Quality Service
  - quick turnaround on new business, commission and policy holder service

Champion has set these criteria over 35 years ago. We continue to believe that we can be more profitable only if our Core Carriers continue to meet the above criteria.

No other marketing organization we know of, subjects their carriers to the rigid requirements that we do. Other organizations chase what is “hot” and market that for a time, quickly changing to the next “hot” carrier or product.

If you feel comfortable with our philosophy and that by trusting us you will find more time to do what you do best— **prospect, sell and serve your clients.**

## II. Core Carriers



### **CORE Life Carriers**

John Hancock  
Lincoln National Life  
Pacific Life  
Principal Life

### **Additional Carriers**

Allianz  
American National  
Aviva USA  
AXA Equitable  
Banner Life  
Genworth Life  
ING Life Companies  
Lincoln Benefit Life  
MetLife  
Mutual of Omaha  
National Life Group  
North American Company  
New York Life  
Protective Life  
Prudential  
SBLI  
Sun Life  
Transamerica Life

### **Disability Carriers**

Assurity  
Lloyds of London  
MetLife  
Principal Life  
Reliance Standard  
Standard  
Union Central

### **Long Term Care**

Genworth Life  
John Hancock  
Lincoln Financial  
Mutual of Omaha  
Prudential

### **Annuity Carriers**

American National  
Genworth  
Great American  
ING Life Companies  
Lincoln Benefit Life  
Lincoln National Life  
Mutual of Omaha  
North American Company  
Protective Life



# III. Carrier Comparisons

Prepared for: Special Client  
 Preferred Non Smoker  
 Death Benefit: Solve using Current Outlay  
 Solve Type: Lifetime No Lapse or Endow for Current Assumption Products

Prepared By: Champion Agency Producer

Date: Wednesday, August 24, 2011

Quick Policy Comparison													
Carrier	Product	Comdex Rating	Rating	Policy Type	Annual Premiums Max. Yrs	Cash Value Year 7	Current Cash Values	Guaranteed Cash Values	8th Year Conversion	60 Day Trust Prem	Shadow On Statement	PPT Benchmarking	
AVIVA	Guarante UL Solution Series II	86		U % 1m e	\$ 11,730.00	\$ 11,519.00	16 Years	Never	No	No	No	No	
					\$ 505.00	\$ 52,757.00	20 Years	7 Years					
Banner Life	Life Choice UL	55	FE	U % 1m e	\$ 33,336.00	\$ 25,833.00	Endow	Endow	No	No	No	No	
					\$ 482.25	\$ 30,701.00	Endow	Endow					
Genworth Life	GenGuard UL	78		U % 1m e	\$ 12,535.45	\$ 20,002.00	30 Years	7 Years	No	No	No	No	
					\$ 685.83	\$ 57,446.00	34 Years	11 Years					
ING	ING Life GDBUL II	89		U % 1m e	\$ 11,078.13	\$ 12,517.00	15 Years	Never	No	No	No	No	
					\$ 487.57	\$ 44,044.00	21 Years	5 Years					
John Hancock	UL-G 11	54	FE	U % 1m e	\$ 33,547.00	\$ 187,205.00	22 Years	13 Years	No	No	No	No	
					\$ 555.41	\$ 32,339.00	23 Years	20 Years					
Lincoln Benefit	Legacy Secure II	50		U % 1m e	\$ 11,727.00	\$ 36,305.00	24 Years	Never	No	No	No	No	
Lincoln Financial	Lincoln Life Guarantee UL 2005	89	Std	U % 1m e	\$ 27,596.00	\$ 7,052.00	7 Years	Never	No	No	No	No	
					\$ 555.41	\$ 32,339.00	23 Years	20 Years					
Mass Mutual	UL Guard 2	59		U % 1m e	\$ 531.52	Zero	6 Years	6 Years	No	No	No	No	
					\$ 535.42	Zero	6 Years	6 Years					
Met Life Investors	Guarantee Advantage UL (2001 CSO)	55		U % 1m e	\$ 11,505.38	\$ 15,108.00	13 Years	Never	No	No	No	No	
					\$ 527.18	\$ 51,870.00	17 Years	3 Years					
Mutual of Omaha	Guaranteed Universal Life Complete	96		U % 1m e	\$ 11,337.53	\$ 12,196.00	14 Years	Never	No	No	No	No	
					\$ 529.55	\$ 39,790.00	16 Years	3 Years					
NACOLAH	Custom Term GUL Guarantee Builder IUL	93		U % 1m e	\$ 11,698.09	\$ 3,553.00	22 Years	Never	No	No	No	No	
					\$ 12,257.18	\$ 15,682.00	21 Years	Never					
Pacific Life	Versa Flex No Lapse Guarantee	90	PNS	U % 1m e	\$ 23,387.00	\$ 152,759.00	41 Years	15 Years	30 Day	Yes	Yes	Yes	
					\$ 535.83	\$ 96,871.00	33 Years	3 Years					
					\$ 17,424.00	\$ 213,476.00	41 Years	2 Years	30 Day	Yes	Yes	Yes	
Principal	UL Protector III	52	Std	U % 1m e	\$ 27,696.00	\$ 150,408.00	23 Years	13 Years	No	No	No	No	
					\$ 548.67	\$ 52,120.00	33 Years	3 Years					
Prudential	Prudential UL Protector (2011)	52	Std	U % 1m e	\$ 25,462.00	\$ 168,700.00	26 Years	5 Years	No	No	No	No	
					\$ 724.95	\$ 62,567.00	24 Years	5 Years					
Transamerica	TransACE 20 10	54		U % 1m e	\$ 12,255.00	\$ 34,599.00	24 Years	Never	No	No	No	No	
					\$ 593.00	\$ 75,278.00	26 Years	12 Years					
West Coast Life	LifeTime Platinum III-11	87		U % 1m e	\$ 11,152.26	Zero	None	Never	No	No	No	No	
					\$ 304.20	\$ 22,220.00	14 Years	3 Years					

## Life Insurer Financial Profile

This material is designed to assist you in choosing a life insurance carrier.

This is a brief summary of a life insurer's financial information.

Company	Pacific Life Ins Co	Lincoln National Life Ins Co	Principal Life Ins Co	John Hancock Life Ins Co USA	Avg of Largest 100 Companies
<b>Ratings*</b>					
A.M. Best Company (Best's Rating, 15 ratings)	A+	A+	A+	A+	
Standard & Poor's (Financial Strength, 20 ratings)	A+	AA-	A	AA-	
Moody's (Financial Strength, 21 ratings)	A1	A2	Aa3	A1	
Fitch Ratings (Financial Strength, 21 ratings)	A+	A+	AA-	AA-	
Weiss (Safety Rating, 16 ratings)	A-	B-	B+	B	
Comdex (Percentile in Rated Companies)	89	89	91	93	87
<b>Assets &amp; Liabilities</b>					
Total Admitted Assets	98,780,898	158,433,198	122,004,241	214,163,190	47,914,851
Total Liabilities	92,914,209	151,967,631	117,626,480	208,986,517	44,909,711
Separate Accounts	54,151,710	84,179,790	63,444,494	125,510,304	17,675,875
Total Surplus & AVR	6,109,965	6,873,433	4,610,753	6,077,459	3,282,581
As % of General Account Assets	13.7%	9.3%	7.9%	6.9%	10.9%
<b>Invested Asset Distribution &amp; Yield</b>					
Total Invested Assets	43,045,963	71,059,107	56,570,578	83,299,186	28,960,824
Bonds (%)	58.8%	79.1%	72.2%	61.9%	73.7%
Stocks (%)	4.2%	2.5%	1.2%	3.2%	4.2%
Mortgages (%)	15.5%	8.7%	15.6%	15.1%	10.1%
Real Estate (%)	0.5%	0.3%	0.6%	4.1%	0.6%
Policy Loans (%)	15.5%	3.2%	1.5%	5.8%	3.9%
Cash & Short-Term (%)	3.0%	2.6%	1.3%	4.0%	2.7%
Other Invested Assets (%)	2.5%	3.8%	7.5%	6.0%	4.9%
Net Yield on Mean Invested Assets					
2010 (Industry Average 4.56%)	4.00%	5.45%	5.40%	5.33%	5.37%
5 Year Average (Industry Average 5.15%)	5.86%	5.67%	5.83%	5.90%	5.71%
<b>Non-Performing Assets as % of Surplus &amp; AVR</b>					
Bonds In or Near Default	0.5%	1.7%	3.5%	3.4%	1.6%
Problem Mortgages	0.0%	0.0%	0.0%	0.2%	0.1%
Real Estate Acquired by Foreclosure	0.0%	0.0%	0.0%	0.1%	0.1%
Total Non-Performing Assets	0.5%	1.7%	3.5%	3.7%	1.8%
As a Percent of Invested Assets	0.1%	0.2%	0.3%	0.3%	0.2%
<b>Bond Quality</b>					
Total Value of Bonds	26,757,571	58,211,563	41,425,053	54,629,576	22,056,933
Class 1-2: Highest Quality	89.7%	94.1%	91.1%	92.4%	92.7%
Class 3-5: Lower Quality	10.2%	5.7%	8.5%	7.3%	7.0%
Class 6: In or Near Default	0.1%	0.2%	0.4%	0.4%	0.2%
Weighted Bond Class	1.6	1.5	1.6	1.4	1.5
<b>Income &amp; Earnings</b>					
Total Income	7,156,235	23,726,599	9,603,042	12,377,702	6,180,764
Net Premiums Written	5,238,665	18,052,689	5,582,295	9,173,284	4,469,862
Earnings Before Dividends and Taxes	804,240	511,569	916,405	369,653	550,502
Net Operating Earnings	688,371	601,765	509,721	731,956	357,580

## IV. Sales Ideas

### **Premium Financing Programs**

Offers high net worth clients an alternative way to fund their life insurance.

### **Policy Review**

Tool to build solid client relationships while potentially increasing sales.

### **Executive Benefit Plans**

Attract, retain, and reward top performers in a business.

### **Charitable Planning**

Are you currently discussing with your clients the advantages of charitable giving? If not someone else will. At death estates will be distributed to 2 of 3 places estate heirs, charitable institutions, or the IRS. Your clients can choose 2. Which would they choose?

### **Section 79 Plans**

Provides permanent benefits to the key people, with no cost to employees and the total plan is fully deductible. Permanent Benefits? Personally owned fully paid up income producing policy!

### **Why Equity Index Universal Life Insurance Products?**

Provides all the benefits of permanent life insurance, growth potential tied to an index with no downside risk.

### **Buy-Sell Reviews**

Are your clients existing agreements effective? We can provide your client with a valuation of the business, a summary of issues and recommendations regarding existing agreements, and a detailed reviews including an analysis of any funding needs. This review provides the starting point for discussions with your clients tax and legal advisors to address potential issues or confirm all is up to day and current.

### **Qualified Plans**

Group of third party administrators specializing in custom plans.

### **Working with other Financial Advisors**

Check here or go online to see our tools.

### **Using Life Insurance for More than Just a Death Benefit**

By adding LTC riders, ABR riders, and chronic illness riders to life policies might make sense for some clients.



## **IV. Sales Ideas—Insider Advantages**

### **Did You Know?**

[www.champion-agency.com](http://www.champion-agency.com) has several tools and resources online to make your life easier including:

- Online Tele-Applications
- Online Term Quotes
- Online Forms
- Online Contracting
- Online Annuity Rates
- Online Underwriting Requirements
- Online Demand Presentations
- Online Virtual Sales Assistant
- Online Cutting Edge Sales Ideas
- Proprietary & Codified Sales Plans

# New Tele App Process



## V. Underwriting Programs

### □ **Pacific Life: Underwriting. Only Better**

PL's wellness and lifestyle credits are applied automatically to bring your clients to the top class. This could be a 2 table improvement like going from Standard to Preferred Plus. Four table shave program along with the best offers for most impairments.

### □ **Underwriting Process Review**

Champion closely monitors the underwriting process on all cases. From turnaround time, table shaving programs, to informal and automatic review amongst our carriers.

### □ **Tobacco Niches**

We work with many carriers that will offer a standard non-smoker class on clients who do not smoke cigarettes but use other forms of tobacco. Depending on a negative nicotine urine test we can offer Super Preferred Rate class.

### □ **John Hancock's Quit Smoking Incentive**

The Protection UL-G 2011 and Protection SUL-G provide a Quit Smoking Incentive that allows Preferred and Standard Smokers to pay Standard Non Smoker premiums for the first 3 policy years. And if before the end of year 3, the insured (s) shows satisfactory evidence of having quit smoking for 12 months, they will be able to continue paying the Standard Non Smoker premium.

### □ **Possible Standard plus or Preferred for Older Age Clients with Coronary Artery Disease (CAD)**

New competitive approaches to underwriting older age clients may result in more competitive offers and lower premiums!



## **VI. Compensation**

### **Champion Agency Compensation**

Our goal is to excel as a life insurance marketing organization by providing the best service possible to a small, select group of successful life insurance agents across the country.

We are committed to our General Agents whose experience and talent, and integrity are our principal resources. Our commitment includes providing the best products, commissions, and services to assist each of you in achieving a profitable bottom line as well as serving your clients.

We strive to maintain the confidence and respect of our General Agents to promote long-term mutually profitable relationships.

We measure our success by your success.

We combine all of our production with our carriers to help you achieve higher payout levels.

**Please talk to Ken regarding compensation.**



## **VII. Recruiting Bonus Compensation**

### **Recruiting Bonus**

All Champion agents who refer a person to Champion as a potential GA will be paid a recruiting bonus if the new GA remains with Champion for 12 full months. The recruiting bonus is paid on paid net commissions during the GA's first 12 months under contract. This bonus is paid to the referring Champion broker following the end of the new GA's first 12 months.

New GA's Paid Net Commissions for first 12 months	Bonus Paid To Champion referring
\$ 20,000	\$ 500
\$ 50,000	\$2,000
\$ 75,000	\$3,000
\$100,000+	\$5,000*

10 life minimum requirement  
GA and immediate family do not count



# VIII. Why Join Champion Agency?

	Please Check		Please Check
<b>Core Carriers</b>		<b>Value Added</b>	
John Hancock	_____	Case Design	_____
Lincoln National Life	_____	Advanced Design Illustrations	_____
Pacific Life	_____	Advanced Marketing	_____
Principal Life	_____	Website	_____
Over 20 other specialty carriers	_____	Strategic Alliance Network	_____
<b>Products</b>		<b>Prospecting</b>	
Universal Life	_____	Brainshark	_____
Variable Life	_____	Computer Screen Shows	_____
Survivor Life	_____	CE & CPE Credits	_____
Equity Index Life	_____	Networking with other Champion Brokers	_____
Disability Products	_____	<b>Admin. Support</b>	
LTC Products	_____	Weekly new business report	_____
Fixed and Indexed Annuities	_____	You prospect and sell we guide your case through underwriting	_____
<b>Underwriting</b>		In House underwriting specialist guides substandard cases	_____
Aggressive Carrier Programs	_____	Answer phones Live!	_____
In-House Review Process	_____	Point of Sale Assistance	_____
Multi Life and GSI	_____	<b>Compensation</b>	
		High Targets	_____
		High Percentage Payouts	_____
		Bonus for total production	_____
		Recruiting Bonus	_____