



**CHAMPION AGENCY, INC.
2013 Prospective Broker Kit**

**Take a look
Create an Account on
our website**

www.champion-agency.com

User Name:_____

Password:_____

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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



What We Can Do For Your Practice...

Work together to develop a custom road map for growing your practice utilizing a selection of carriers, products, services, and technology solutions. We are positioned to offer you the ability to enhance your long-term viability and value to your clients providing:

- Broad range of product offering
- Wide array of available carriers
- Competitive industry leading compensation
- Strong tested infrastructure
- Leading Edge Technology
- No membership fees

With our tools and resources at your fingertips, you will be leveraging our strength to help your practice:

- Increase top line revenue
- Reduce Risk
- Manage/shift variable costs
- Increase productivity
- Improve effectiveness of client acquisition

Solutions to Build Efficiencies

Having a world of brokerage solutions at your fingertips, allows you to tailor solutions to enhance your business efficiencies. Whether it's life product and carrier needs such as high-end disability and annuities, or licensing and appointment administration, case processing, superior underwriting or financial adjudication, our resources and technology can streamline your business.

Leverage Our Expertise

Our brokers benefit from the single source access to our product solution centers for Annuities, Long Term Care, Disability, Underwriting consultation and Advanced Sales Services. Our solution center associates have the expertise to understand the product marketplace, keep abreast of industry and product changes to help you design the right case and negotiate the best possible offers for your clients.

Economies of Scale

We have strong relationships with top industry carriers and can pass the benefit to those relationships to our brokers. In addition to the competitive compensation afforded by our scale, we work closely with our carriers to continually improve our processing procedures and with the carrier underwriters to find the best possible solution for your cases.



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

Life Insurance Comparison

Date 2/28/2012

Valued Client

Universal Life Comparison - Guaranteed For Life

Death Benefit	\$300,000.00
1035 Exchange	None
Class	Standard

State	LA
Agent	
Male	11/8/1957

Carrier	Product	Comdex Rating	Policy Type	Annual Prem Max Yrs	Cash Value Year 7	Current Cash Values	Guar. DB Years
Banner Life	Umbrella UL 120	93	Guar. UL	\$ 4,224.00	Zero	Endows	Lifetime
Genworth Life	GenGuard	79	Guar. UL	\$ 5,143.00	\$ 9,419.00	23 Years	Lifetime
ING	ING Life GDBUL II	79	Guar. UL	\$ 4,409.00	\$ 8,601.00	28 Years	Lifetime
John Hancock	Protection UL -G 12	93	Guar. UL	\$ 5,950.00	\$ 18,859.00	34 Years	Lifetime
Lincoln	Lincoln Guarantee UL 2012	89	Guar. UL	\$ 4,592.00	Zero	Never	Lifetime
Met Life Investors	Guarantee Advantage UL	95	Guar. UL	\$ 4,739.00	\$ 6,723.00	19 Years	Lifetime
Mutual of Omaha	Guaranteed Universal Life Complete	91	Guar. UL	\$ 4,332.00	\$ 3,775.00	19 Years	Lifetime
NACOLAH	Custom Guarantee (Gen 6)	93	Guar. UL	\$ 4,087.00	Zero	Never	Lifetime
Pacific Life	Versa Flex No Lapse Guarantee	89	Guar. UL	\$ 4,989.00	\$ 19,366.00	Age 90	Lifetime
	Pacific Indexed Accumulator		Indexed IUL	\$ 4,037.00	\$ 15,015.00	Endows	Age 83
Principal	UL Protector IV	91	Guar. UL	\$ 4,857.00	\$ 5,899.00	22 Years	Lifetime
Protective Life	Centennial G II 1-11	87	Guar. UL	\$ 4,226.00	Zero	Never	Lifetime
Prudential	PruLife UL Protector (2001 CSO)	89	Guar. UL	\$ 4,821.00	\$ 11,039.00	30 Years	Lifetime
Transamerica	TransACE 2012	93	Guar. UL	\$ 4,429.00	\$ 12,322.00	14 Years	Lifetime

Pacific Life
Other Carriers

8th Year Conversion	60 Day Trust Prem	Shadow On Statement	PFT Benchmarking
Yes	Yes	Yes	Yes
No	No	No	No

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
Ratings*					
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
Assets & Liabilities					
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%
Invested Asset Distribution & Yield					
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%
Non-Performing Assets as % of Surplus & AVR					
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%
Bond Quality					
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
Income & Earnings					
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 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
Core Carriers		Value Added	
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	_____
Products		Prospecting	
Universal Life	_____	Brainshark	_____
Variable Life	_____	Computer Screen Shows	_____
Survivor Life	_____	CE & CPE Credits	_____
Equity Index Life	_____	Networking with other Champion Brokers	_____
Disability Products	_____	Admin. Support	
LTC Products	_____	Weekly new business report	_____
Fixed and Indexed Annuities	_____	You prospect and sell we guide your case through underwriting	_____
Underwriting		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	_____	Compensation	
		High Targets	_____
		High Percentage Payouts	_____
		Bonus for total production	_____
		Recruiting Bonus	_____