

Bill Boersma – Blog

When to call in an Independent Fee Based Life Insurance Consultant



I am often asked by professional advisors when it would be appropriate to call me in for the benefit of a client. Following is a partial list which I will expand over time.

1. When your client is asking you questions and you are not sure you're the one with all the answers.
2. When the client isn't asking questions but you think he should be.
3. When your clients says "I have a paid up policy".
4. When your client has a policy with a loan on it or is planning to make a loan.
5. When your client clearly had no understanding of life insurance.
6. When your client claims to know a lot of life insurance.

7. When your client is being sold new insurance and you want an independent second opinion.
8. When your client is considering getting rid of an existing life insurance policy.
9. When your client is party to an insurance funded Deferred Comp plan or any insurance funded executive benefit plan.
10. When your client is being sold permanent, cash value life insurance when you think all they need is term insurance.
11. When your client is being sold term insurance and you think they need permanent insurance.
12. When your client owns a policy or is being presented a policy with performance dependent on stock market returns.

Stay tuned for more....

OBJECTIVE INFORMATION DRIVES INFORMED DECISIONS



MCKAY TOWER
146 MONROE CENTER, SUITE 710
GRAND RAPIDS, MI 49503
(616) 456-1000
OPPORTUNITYCONCEPTS.COM