Conversations THAT CLOSE

Join Greg Moody to see how you can unlock meaningful opportunities by taking conversations beyond the 401(k).

Play the podcast

Take advantage of Conversations That Close

If you haven't been following along with our **Conversations That Close** series, here's what you've been missing out on:

- Wealth transfers focused on estate equalization
- Survivorship VUL cases that leaned on Lincoln's underwriting guidelines

- Business owners’ succession plans and the benefits of a “mask on” approach

And, coming soon, how best to leverage Term advantages for middle-income clients on a budget.

Catch up here

Are your clients renters or owners?

Some of your clients may be focused on “owning” permanent protection but others may be more interested in “renting” coverage right now. For these clients, term life insurance can be a great fit and offers them:

- Protection for the time frame they need it most
- A streamlined application process
- And the flexibility to convert their policy to permanent life insurance, subject to contract provisions.

Talk term today

Explore opportunities with premium financing

Build your book by talking to high-net-worth clients about premium financing with life insurance for their legacy or business planning needs. Here are some talking points to help you get the conversation started:

- Table reduction program available to age 60
- High early cash value riders designed to help satisfy collateral requirements for loans

Learn more now

Focus on going global

Take time to talk about options with your global clients. Lincoln has updated guidelines that may help facilitate new business, including:

- Coverage for juveniles that reside full-time in the U.S., up to half the amount of coverage as their parent/policyowner (up to $5M, subject to state variations and guidelines)
- Limited POA may be used on behalf of the policyowner/insured to accept and sign any documents related to delivering the policy

Go global here

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Not insured by any federal government agency			

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