

Cultivate Your Insurance Education with **ABS** Insurance Group

Life Insurance Protecting what Matters Most



Life Insurance

Long Term Care

Annuity

Disability

Life Settlements



Why Should You and Your Family Work with ABS?

5 reasons ABS is the right choice for you:

1. “White Glove” Quality of Service
 - Imagine a world where you never have to speak to an automated phone line!
 - Your free personal insurance coaches are Industry Experts who have been doing this for 20+ years
2. We want to help you become an Educated Buyer
 - If we do nothing else, we want you to walk away feeling that you’ve learned something
 - We allow you to get the answers to the questions you have through the free information on our website
3. We are a Family-Owned Business
 - We are a multi-generational family business that has been operating since January 1997. This business is our family. Therefore, our customers, YOU, are our family
4. We Customize your insurance plan to fit You and your Family’s Needs
 - We want to get to know you, your family and understand your individual needs, goals and worries
5. We have a very quick and simple process to getting you insured
 - We respect our customers’ time– we know that our customers have an urgency to get the insurance process done in the most efficient, hassle-free and productive way possible



How do I know which type of Insurance I should be looking to buy?

Individuals typically progress through three life cycle stages from the beginning of their careers to their deaths

Accumulation Phase

- If you die before accumulating wealth necessary to satisfy your financial objectives, the life insurance death benefit received by your family will cover the cost of unfunded financial goals.
- Most common types of Life Insurance bought during this phase is:
 - ✓ Term Insurance for long periods of time (protection against early death)
 - ✓ Variable Universal Life Insurance (investment planning)
 - ✓ Indexed Universal Life Insurance (investment planning)

Conservation Phase

- Need for life insurance to fund financial goals and income streams declines slowly. Life insurance may still be needed to fund supplemental income during retirement
- Most common types of Life Insurance bought during this phase is:
 - ✓ Term Insurance for short periods of time (protection against early death)
 - ✓ Indexed Universal Life Insurance (investment planning)
 - ✓ Whole Life Insurance (permanent life insurance to leave a legacy)

Giftng/Distribution Phase

- The focus is on estate liquidity needs and a desire to create and sustain family wealth
- Cover medical expenses prior to death, funeral expenses, estate and inheritance taxes, allowing the full value of the decedent's assets to be transferred to the surviving family
- Most common types of Life Insurance bought during this phase is:
 - ✓ Term Insurance (leave spouse/dependents with income for rest of their life)
 - ✓ Guaranteed Issue Term (small - provides for funeral expenses w/out Underwriting)
 - ✓ Hybrid Long-Term Care Insurance

Types of Life Insurance

Term Insurance

- provides death benefit protection, but does not accumulate cash value
- cheapest form of insurance
- only last for a temporary period of time (5, 10, 20 or 30 years)

Universal Life Insurance

- Provides Death Benefit and includes a cash-value accumulation pot
- Additional contributions will be deposited into an investment account
- Make contributions at any time you choose
- Make no payment at all & cash value will pay the life insurance premium tax free
- Commonly used as a Retirement Investment Planning Tool

Variable Universal Life Insurance

- Legally treated the same as a stock - You have the ability to fully control the investments
- Can take tax-free loans against the cash value pot
- Loan will not decrease the cash value bucket, money will continue to stay invested in the stock market

Whole Life Insurance

- Guarantees from the insurer that are not found in term and universal insurance
- Premiums are generally higher
- Protection over your lifetime (usually to age 100 or 120)
- Additional contributions will be deposited into an investment account
- Typically guarantees a minimum investment return by investing in government bonds.

Variable Whole Life Insurance

- Fixed premium payment and permits you to choose among various investment options
- Opportunity for higher returns because you can investment in stocks rather than bonds
- Death benefit available on the policy will fluctuate with the performance of the investments

Equity Indexed Life Insurance

- Safer alternative to pure investments in the stock market
- Earn interest or provide benefits that are linked to a stock index (S&P 500)
- Compromise between a variable and whole life having little downside risk and modest upside potential
- Promises to pay a minimum interest rate like a whole life policy



How do I know if I qualify for Life Insurance?

There are many factors that go into Underwriting. Generally, including age, height and weight, gender, general state of health, lifestyle, medical history, profession, financial status, hobbies, driving record and whether they use tobacco products

Depending on the amount of coverage requested, underwriters may request information beyond what is included in the application:

1. Copies of the applicant medical records from their doctor
2. An oral swab to check for tobacco or drug use, or the presence of HIV
3. A “mini” med exam – called a paramedical exam
4. An IBP – an insurance blood profile
5. A HOS, or home office urine specimen
6. An EKG or electrocardiogram to check basic heart health
7. A full medical exam by a physician



REPRESENT THE BEST

With distribution contracts for over 50 major life insurance companies, American Brokerage Services specializes in the development of products and new proprietary insurance based programs. We provide customers with cutting edge advantages in the marketplace.

Annuity Companies

AIG
Allianz Life Co. of N.A.
American Equity
American National Life
Americo
Ameritas
Assurity
Athene IA
Atlantic Coast Life
Bankers Life
Delaware Life
EquiTrust Life
Equitable Life & Casualty
F&G Life
Global Atlantic Financial
Great American
Greek Catholic Union
Guggenheim Life & Annuity
Integrity Life
Lafayette Life
Liberty Bankers Life
Life of Southwest
Lincoln Financial Group
Minnesota Life
Mutual of Omaha
Nassau Re
National Western Life
North American Company
One America
Oxford Life
Penn Mutual
Principal Financial Group
Protective Life Corp

Life, LTC and DI Companies

AIG
AIG GIWL
AIG Life & Accident
Allianz Life Co. of N.A.
American National
Assurity
Axa
Banner
Brighthouse Financial
Columbian Life
Equitrust Life
Fidelity
F&G Life
Foresters
Global Atlantic
Greek Catholic Union
John Hancock
John Hancock NY
Lafayette Life
Life of the Southwest
Lincoln National
Lincoln National NY
Mass Mutual
MetLife
Midland National
Minnesota Life
Mutual of Omaha
Mutual Trust Life
Nassau Re
National Life
Nationwide
New York Life
North American Company for Life and Health

One America
Pacific Life
Penn Mutual
The Principal
Protective Life
Prudential
Sagicor
SBLI
Securian Life
Symetra
Transamerica
Transamerica NY
United of Omaha
US Life
William Penn
Zurich Life

American Brokerage Services brings you everything you need to implement an intelligent, well-thought out insurance plan for your family. At ABS, we work for you! We are committed to providing you with the best, hands-on insurance coaching experience in the industry.

Represent The Best

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