



SALES INSIGHTS

Information and Ideas You Can Use

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Extra Edition

www.aiglifebrokerage.com

WANT TO SELL MORE ROP^{TERM}? IT'S SIMPLE, JUST ASK.

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Every time you are proposing a 15-, 20-, or 30-year term plan (both to agents and clients) before you finish the sale ask: "How would you like to pay **less** for your term insurance by paying **more**?"

There is only one way to answer that question: "HUH? That makes no sense at all. How can I pay less for something by paying more?" You now have permission to explain Return of Premium term. Explain that by paying more every year the client buys the GUARANTEED right to get all of their money returned (excluding substandard and rider charges), income tax free, under the current tax code/scheme, at the end of the level period. So their net cost over the period is ZERO (not counting the time value of money, which at today's rates isn't much)! You can choose to pay less each year, but at the end you get nothing back. Or you can pay more every year and get it all back at the end for a zero net cost. It's your choice.

This takes less than two minutes of additional time on a sale. But if you do it on every term sale you will sell a lot more ROP^{Term}. You can't help it. Given the choice, people will pay more to pay less especially when it's GUARANTEED. Start asking for ROP today.

I hope by now you understand NOT offering ROP to all clients is leaving money on the table. But why should you use AIG's ROP plan? Here are 10 really good reasons.

1. AIG is the highest rated company selling ROP term in the market today.
2. AIG is the best known company selling ROP Term. We are well-known world-wide and with the latest ad campaign we're well-known in the USA too. People are unlikely to say "who are they"?
3. We are a full line carrier, so you are adding ROP onto your other production.
4. Banded premiums for better rates on bigger cases.
5. There are no modal factors, making our monthly premium very competitive.
6. No policy fee means full compensation on the whole premium.

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7. Express underwriting: Cases up to a million go through "once and done" underwriting.
8. Concierge underwriting for those big cases...even the well-off like to get money back - just ask!
9. The net cost is still zero, but our annual rates are pretty good too... especially the 30-year plan.
10. We offer more options at the end of the level period than anyone - 4 different choices:
 - a. Drop the policy and take your money
 - b. Convert the policy to a UL or even an Equity Index UL or VUL and use the ROP premium to pay some of the COIs on the new UL--- use same premium dollars twice, once for the term and again for the UL.
 - c. Take a reduced paid-up death benefit - still using premium dollars twice
 - d. Continue the policy at the ART rates, and you still get to take your money (actually this can work like extended term. Use the ROP money to pay the ART rates until the money runs out)

There is no other company in the ROP market that can match what AIG puts on the table. All you have to do is just ask. We've made the rest easy.

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AIG Life Brokerage

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