

LIFE INSURANCE

PRESENTED BY JULIE SETTLES



INTRODUCING FCNB INVESTMENTS



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WHAT. WHY. HOW.

PROTECTING YOUR CUSTOMERS AND
PROVIDING FOR THE NEXT GENERATION

WHAT

- 52 million Americans with house-hold incomes between \$50,000 and \$250,000 have no coverage
- 40% of those who have life insurance feel they don't have enough
- \$155,000 is the average amount of life insurance

According to a 2017 Limra Study –

-70% of people say they need life insurance.

-Only 59% currently have life insurance.

-20% of life insurance policy-holders won't have enough to cover their needs

WHY

- Average age of today's financial advisor or insurance professional is 59
- Fewer companies are recruiting or training new financial professionals
- Millennial's overestimate the cost of life insurance by up to 5 times.

HOW

- By changing the focus from selling to protecting families and providing for the next generation customer
- By educating and equipping our bank professionals with the tools and confidence

THE STRATEGY

Offer high value services that help education and support your customers.

- New Life Insurance
- The Policy Checkup
- The Results...
- ***Peace of Mind!***

REAL LIFE STORY

A woman with long, wavy brown hair is shown from the chest up, wearing a red leather-style jacket. She is looking off-camera to her right with a neutral expression. The background is a soft, out-of-focus grey-blue.

**LIFE
HAPPENS.**

A 58 year old couple asks “Can you help us?”

Connie and David entered the bank asking if someone could help them with a life insurance policy. They wanted to know if they were paying too much.

A review of their policy revealed they had been billed incorrectly for a period of time. We were able to assist them and correct the situation. In the process we discovered that they were concerned with the possibility of a long term illness event. Ultimately they were able to take advantage of a Life Insurance policy which included a Chronic Illness feature and address two concerns with one solution.



THE POLICY CHECKUP

A complimentary Insurance Portfolio Analysis

- When do I need to Review my policy?
- What should be reviewed within my policy?
- What are the possible actions to consider?



LET US HELP YOU WITH OUR COMPLIMENTARY POLICY CHECKUP

Name: _____

Phone: _____ **Email:** _____

Best time to contact: _____

How long has it been since you reviewed your life insurance policies?

When does your policy expire?

What life events will your life insurance cover today?

- Family income _____
- Education _____
- Estate taxes _____
- Legacy to heir _____
- Charitable giving _____

This complementary review will check:

Term Policy

- Check for renewal date expiration
- Financial health of carrier
- Optional rider options
- Conversion policy options

Permanent Policy (whole life/universal life)

- An in-force illustration with current premiums
- Premiums needed to carry the policy until age 100
- Surrender value
- Crediting rate



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THE POLICY CHECK-UP

Provides a review of current life insurance needs

Ask the customer to complete and submit to a Wealth Manager

Available in BN Control - Strive for Excellence for all Wealth Managers



IN-FORCE AUTHORIZATION
 Fax to 949.455.0113
 Email to info@fpgonline.com

26501 Rancho Pkwy S. #102
 Lake Forest, CA 92630
 P: 949.455.0119
 TF: 877.455.0119
 W: fpgonline.com

Carrier Name:	
Carrier Address:	
Insured:	Policy #:
Face Amount: \$	Product:

To Whom It May Concern:

I hereby authorize you to release any information on the above captioned policy with your company to _____ . This includes, but is not exclusive to, any cash value information as well as in-force ledgers. **A photocopy or faxed copy of this authorization shall be as valid as the original.**

Thank you for your attention to this request.

Sincerely,

 Owner's Signature

 Today's Date

 Owner's Name (print)

 Owner's SS#

 Insured's Name (print)

 Insured's DOB

Please be sure to note the product type of each policy that is to be reviewed or provide a copy of the last annual statement along with the signed authorization.

Protecting Individuals, Families & Business Owners

IN-FORCE AUTHORIZATION FORM

Give authorization to Wealth Manager to contact current Life Insurance Carrier

Ask the customer to complete and submit to a Wealth Manager

Available in BN Control - Strive for Excellence

THE RESULTS...

- Encourage locating and updating financial information for financial planning.
- Bring clarity to your customer's lives through the life insurance policy check-up.
- Opportunity to build deepening relationship with your customer.
- ***Peace of Mind!***

CATCH A CLUE

EMPLOYEE GUIDE TO REFERRALS

CATCH A CLUE

goGUIDE

Transition Statement

"Another area I would like to visit with you about is the protection of you, your family & your income."



HIGH IMPACT Q's



How long has it been since you had your life insurance policy reviewed?

- Within 5 years: congratulate them for staying on top of this.
- Beyond 5 years: a review is recommended every 3 to 5 years or if there have been life changes



As you look at the policies you have in place today, what life events does your life insurance cover?

- Family income, education, estate taxes, charitable giving, legacy to heirs



How has your family situation changed since you purchased your policy?

- Home purchase, children, grandchildren, retirement, marriage, job change, etc.
- Family health issues, children moving back home, divorce, etc.



You've done a good job saving money; if something were to happen to you and your income stopped tomorrow, how have you planned to support your family?



What financial goals and dreams would not be realized if something were to happen to you or your spouse?



How have you planned for your spouse and children financially if something were to happen to you?

SERVICES

FCNB Investments will:

- Review your policy to assure it is performing the way you expect. The low-interest rate environment may have affected how your policy has performed,
- check to see when it will expire,
- verify if you are paying too much,
- evaluate whether you have too much coverage or need more protection,
- and shop the market for the best product and price to meet your needs.



HELP IS HERE

- With millennials, we can help with limited budgets and their lifetime need for life insurance.
- We have over 20 different companies we represent and can shop the best products and prices.
- We can review options if your term policy is expiring, but feel you still have a need for coverage.
- If you have had a policy for a long time and you have accumulated cash value, you may want to know what your options are.
- Is your concern more about long-term care costs than replacing your income for your family?
- Would you like to lower your premiums or increase your coverage?
- Would you like to evaluate ownership and/or beneficiary designations?

SOLUTIONS



Purchasing a Home

Shop the market for the best product and price



Children

Review your current policy and evaluate the family's need today



Grandchildren

Provide a legacy through a policy with the grandchildren as the beneficiary



Changing Jobs

Does the new job offer life insurance as a benefit? Does it meet your needs? Shop the market for the best product and price to meet your needs.



Caring for an Elderly Relative

Review your policy to ensure your coverage would be adequate to support your elderly relative if you were not there to support them



Grown Children Moving Back Home

Review your policy to ensure your coverage would be adequate to support your family



Divorce

Review your beneficiaries. Do you have too much or not enough life insurance?



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goGUIDE

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TALKING POINTS

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RESOURCES

TOOLS FROM FCNB INVESTMENTS



JULIE SETTLES
President/Wealth Manager

Julie Settles is a Registered Representative with Money Concepts Capital Corp., Member FINRA/SIPC. She is able to assist clients with their investment needs through a variety of investment options including stocks, mutual funds, IRA's, Annuities, 529 Plans, 401k plans, and 401k rollovers. She holds Series 7 and 63 licenses as well as Life & Health and Property & Casualty licenses. Julie is a Board Member of Mound Ridge Retreat and Mission Center and an active member of the Steelville Presbyterian Church, the Steelville Area Chamber of Commerce, and the Steelville Arts Council.

When was the last time you reviewed your life insurance policy?

Take advantage of a complimentary life insurance policy check-up today!

Licensed & Certified
Medicare Insurance Plus Assistance

To get started, visit with:

Julie Settles

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Protect The Ones You Love



Term Life Insurance can protect your family for the future.

At FCNB Investments, we can help you secure the coverage you need at an affordable price.

For a FREE, No-obligation Quote, visit fcnbinvestments.com



fcnbinvestments.com

Peace Of Mind You Can Afford



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FCNB Investments offers complete financial services to individuals and businesses. For a complimentary quote on Term Life Insurance, go to fcnbinvestments.com or visit our local, knowledgeable Wealth Managers located inside First Community National Bank. We welcome the opportunity to serve you!



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Welcome to FCNB Investments! Through our partnership with Money Concepts, we provide a worldwide network of financial planning centers keyed to individual, family and business financial planning. We specialize in Wealth Management and Retirement Planning for individuals and entrepreneurs, incorporating a number of doctrines from a variety of sources based solely on your needs...

- | | |
|------------------------|----------------------------|
| Proactive Tax Planning | Values-Based Investing |
| Asset Protection | Education Planning |
| Retirement Planning | Retirement Plan Management |
| Succession Planning | Insurance Planning |
| Investment Management | Target Allocation |
| Estate Planning | Asset Allocation |

We represent over tens of thousand financial products from over 250 companies on a completely non-proprietary basis. Contact our Wealth Managers to schedule a no-obligation consultation.



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Located Inside First Community National Bank

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STRIVE FOR EXCELLENCE

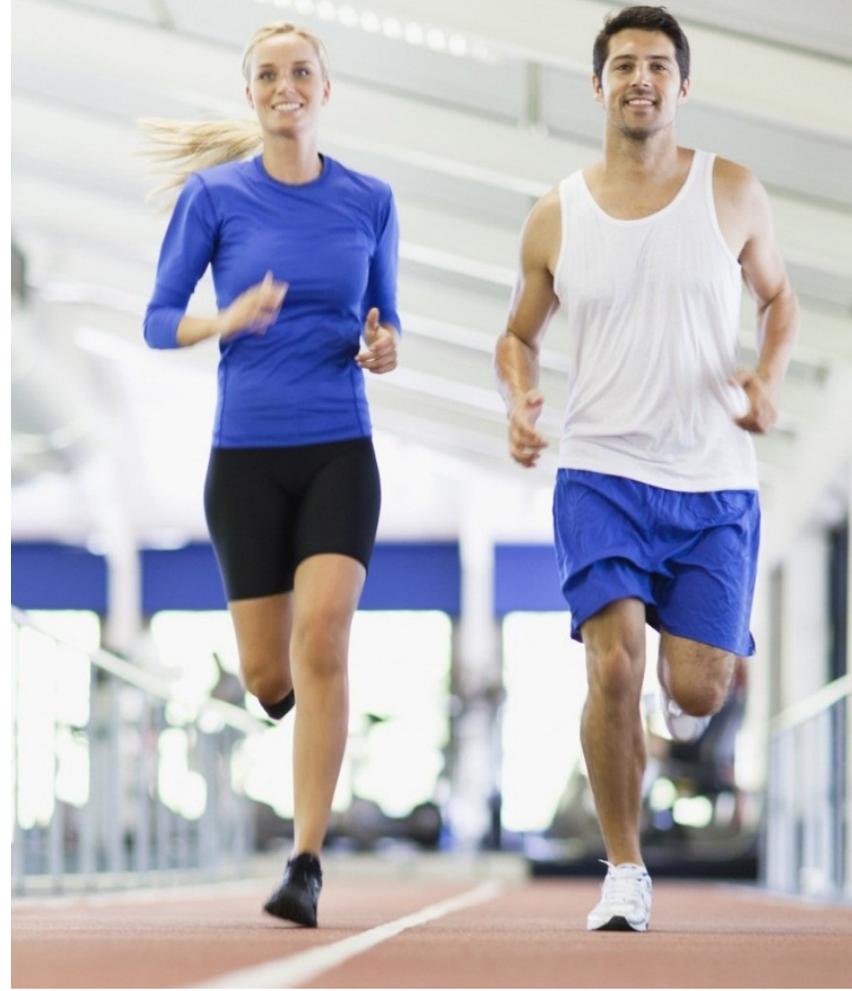
Available in BN Control – Strive for Excellence

REFERRAL CONTEST

REFERRAL CONTEST

- Submit a referral to FCNB Investments & be entered to WIN!
- Contest begins Tuesday, October 2nd.
- Each week, we will have a random drawing of all Qualified Referrals:
 - **Week 1 Drawing:** Friday, October 19th - **\$25 CASH Prize**
 - **Week 2 Drawing:** Friday, October 26th - **\$25 CASH Prize**
 - **Week 3 Drawing:** Friday, November 2nd - **\$50 CASH Prize**
- For the referral to be Qualified, the customer must meet with a Wealth Manager.
- For each referral submitted, your name will remain in the drawing until being selected.





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