

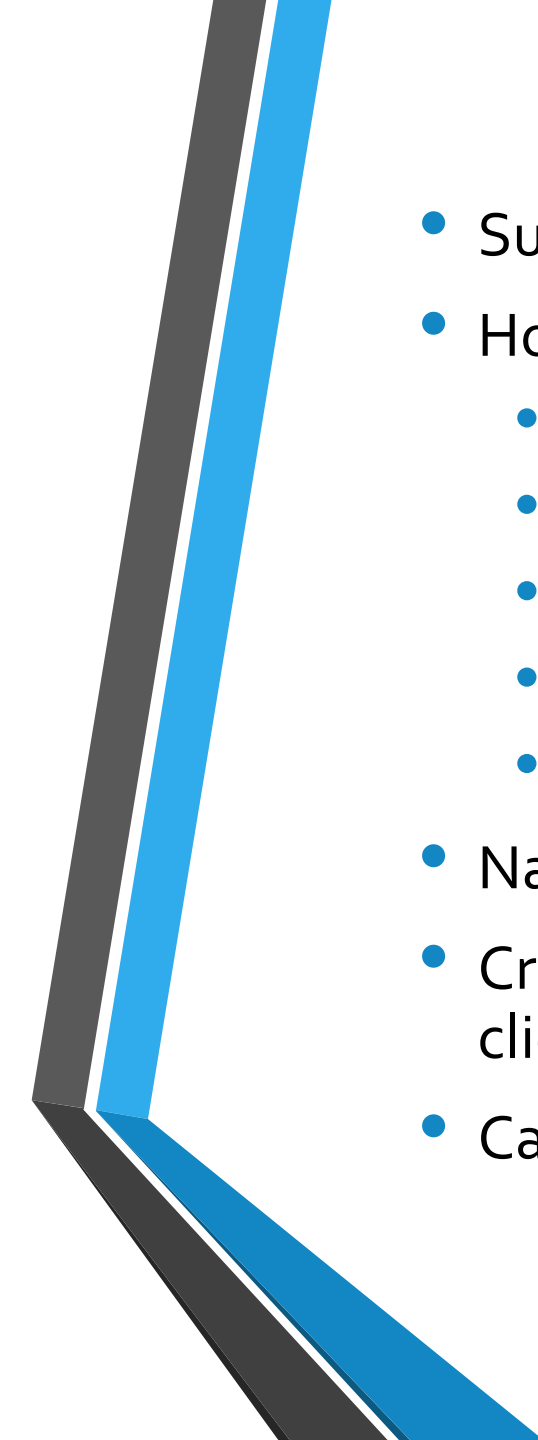


Moving Business Forward in Challenging Times.

Carrier, Industry and Underwriting Updates.

Brilliant Solutions.



- 
- Summary of COVID-19's impact
 - How Rohrer & Associates is responding
 - Open for business
 - Tele-commuting
 - Business as usual
 - Continuation plan in place
 - Tools to help you thrive
 - Navigating the new normal
 - Creative solutions to make doing business easier for all agents and their clients
 - Carrier Responses

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Call (763) 424-3521



Help Your Clients Stay Positive. How to Create Business Activity.

- Contact all clients to check on well-being, create referrals and make recommendations.
- Be face-to-face virtually. Very impactful to see you.
 - How? In a hot minute...
- Focus on client concerns, market challenges, solutions and overall personal and financial health.
- Share your screen to present illustrations
- Use eApps, Non-Med solutions, Docu-Sign



Help Your Clients Stay Positive. How to Create Business Activity.

- **Use of Technology**

- Zoom, Join.Me, GoToMeeting and Dropbox
- Clients want to hear from you – need frequent communication:
 - Send snail mail updates
 - Send emails with important information on current events, something interesting or out of the ordinary like a recipe



Marketing & Prospecting

- **Long Term Care/Savings-Based Insurance**

- Discuss the options clients have when faced with a long-term care event
- Create an estate plan that is long-term care friendly




- **Business Owners Summit**

- Host a Summit for your business owners
- Review the major stumbling blocks that business owners can face now and in retirement
- Establish a plan to help them achieve their goals

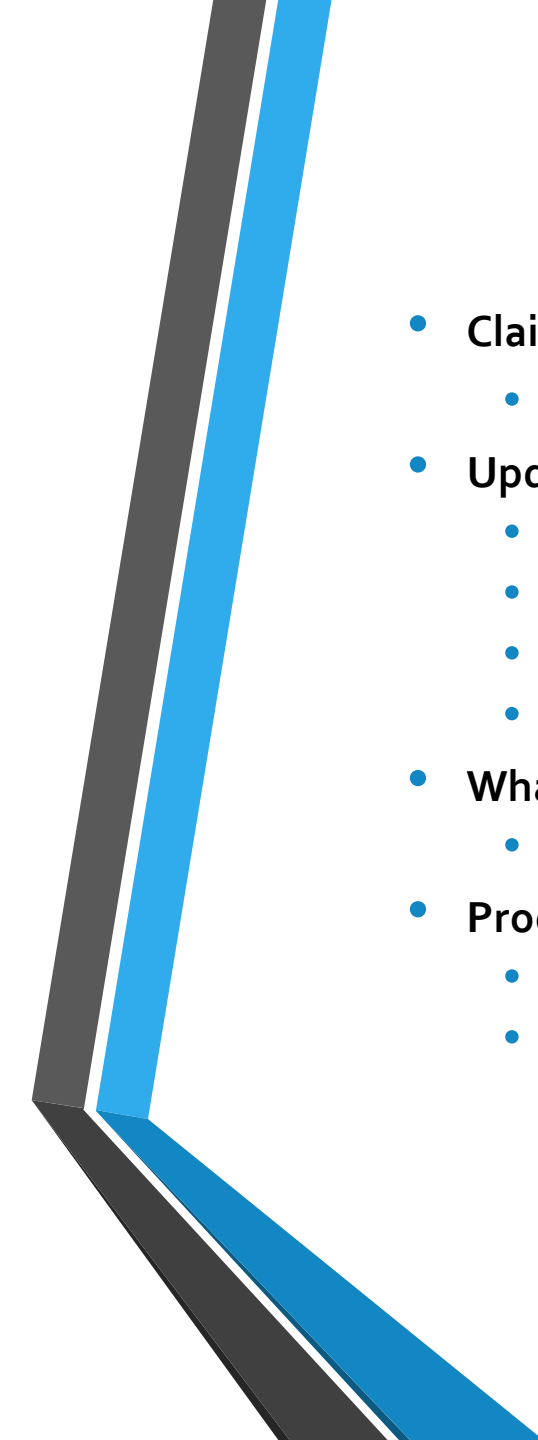
- **Retirement Concerns and Solutions**

- How to avoid the pitfalls in retirement: Market Loss, Long Term Care Event, Inflation and Outliving their money
- Solutions that are available to have a successful retirement

- 
- **Contact people that you have met with and not done business**
 - Call / Email / Text / Video Conference
 - If you do not do this, someone else will
 - **Purchasing Leads**
 - Good lead sources that we have relationships with
 - **Centers of Influence**
 - Connect with them regarding these online presentations of Long-Term Care, Business Owners Summit and Retirement Concerns and Solutions

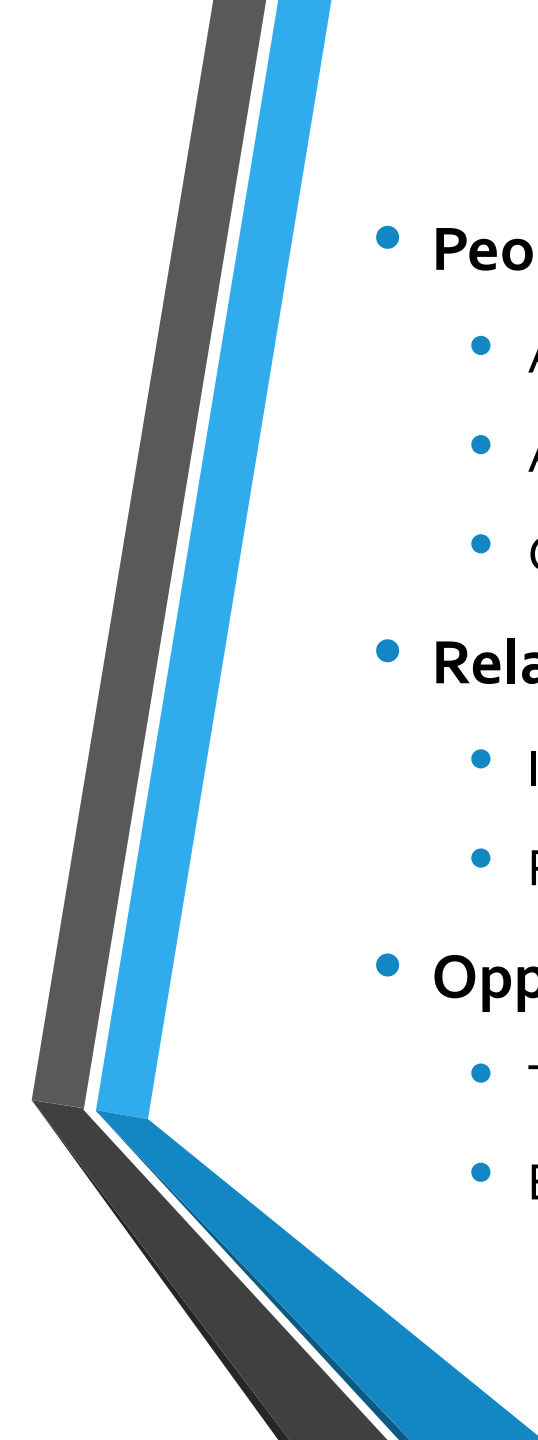


Underwriting

- 
- **Claims are going to get paid**
 - Not an excluded event
 - **Update on exams and exam companies**
 - Not testing for COVID-19
 - CDC Guidelines
 - Essential Worker
 - And more
 - **What if your client tested positive for COVID-19?**
 - Good health statements
 - **Processes are being streamlined**
 - Silver Linings?
 - A sign of exciting things to come in underwriting?



Life & Linked Benefits

- 
- **People are seeking Protection-based products**
 - Activity is up!
 - Application submits through last week up 20%
 - Google searches for estates, wills and trusts up 300%
 - **Relationships can be strengthened during times of uncertainty through:**
 - It's peace of mind that you provide
 - Reaffirmation for those that have sold permanent life insurance, call those clients
 - **Opportunity to capture client demand**
 - There will be a public shift into protection products when this is over
 - Be active today

• Indexed Universal Life

- Timing is perfect
 - “Zero is your Hero”
 - Downside protection, upside potential
- Anticipated Carrier Behavior on permanent life insurance
 - Indexed Universal Life
 - Caps coming down
 - IUL: carriers pulling the levers they can (Par Rates, Caps)
 - Interest rate environment and now additional pressure from extreme market volatility
 - Guaranteed Universal Life
 - Premium Limitations, been around for a while and will continue
 - Business Ideas – Key Person, Retention



Creative Solutions



- **Non-Medical Term options – NO EXAMS!**
 - Sagicor Life, Mutual of Omaha, American General, Ameritas, Foresters, Assurity and more
 - Both guaranteed and non-guaranteed options available
- **Accelerated Underwriting**
 - Sagicor Life – 2 Minute underwriting decisions!!
 - Banner, Principal, Protective and more
 - Improved cycle times
 - See Accelerated Underwriting Cheat Sheet



- **Impactful Sales Ideas**

- Estate Recreation
- Tax Loss Harvesting

- **Digital Tools** – everything is in place at www.rbrowsers.com

- Drop Ticket
- e-Applications
- iPipeline
- e-Delivery



Annuities

"I am more concerned with the return of my money than the return on my money."

-Will Rogers

How can you offer potential recovery, safety and strong income?

- **MYGA's standing tall**

- We have 2, 3 and 5-year annuities that soar! Guaranteed.
 - 2-year at 2.45%
 - 5-year at 4.00%
- Move fast, but rates are leveling.

- **Income Solutions**

- Fixed Indexed Annuities. **Zero loss is the boss!**
 - Built for this.

What about Disability Insurance?

- **Disability Carriers are liberalizing underwriting limits**
 - Principal expanding issue amounts with no medical
 - Assurity offering simultaneous underwriting on application
- **Now is a *Really Good Time* to be selling group Short Term Disability coverage**
 - Shorter elimination periods—7 to 14 days
 - Pays for illness under the care of a physician
 - Carriers are issuing policies
- **Long-term disability benefits**
 - Most claims will be short-term
 - Lingering conditions will be covered by Long-Term Disability
 - Secure Individual benefits while your clients are still healthy

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eDelivery!
Let's Go!

How to Virtually
Meet Face-to-
Face?

What about
Insurance Exams

Questions?

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Thank you

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