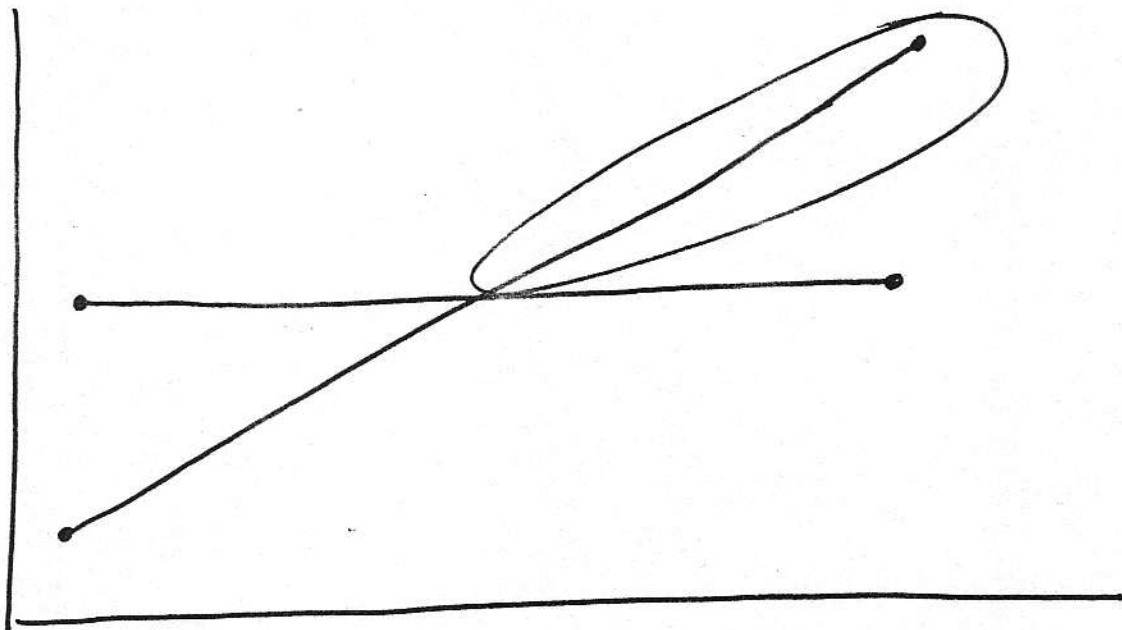


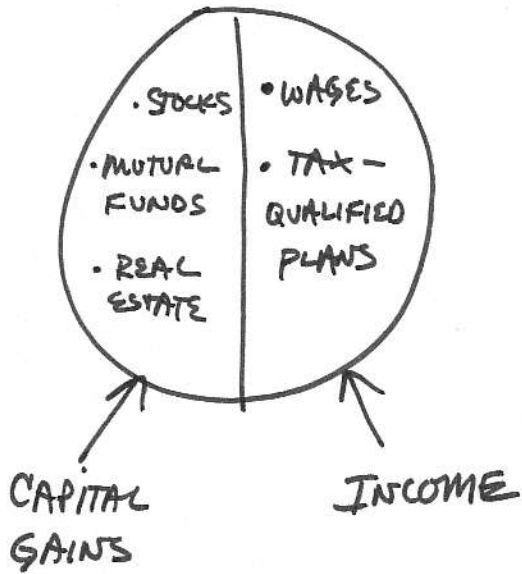
## *UL Presentation Talking Points*

- What to say to clients:
  - “I’d like to start off today by sharing with you a few simple diagrams that will allow you to understand life insurance better than 99% of the folks out there.”
  
  - “Some of the illustrations are very basic, and in no way do I want them to insult your intelligence, however, I’ve found that even folks in the insurance and financial industry don’t fully understand some of the things that I am going to share with you.”
  
- Talking points from me to you:
  - Debated about writing out an actual word track – decided against it for two reasons:
    - First, you don’t need it
    - You might not make it fully yours – that’s the key
      - Take my concepts and then make them yours
  
  - Key to success:
    - Learn these diagrams
    - Learn these concepts
    - Share from the heart
  
- That’s what I’m going to do for you right now. My words aren’t always the same and that doesn’t really matter. Sometimes I’m really on and sometimes I’m not – however, the process and the diagrams are ALWAYS the same. Same order. Same explanation. Same results! They want to buy.

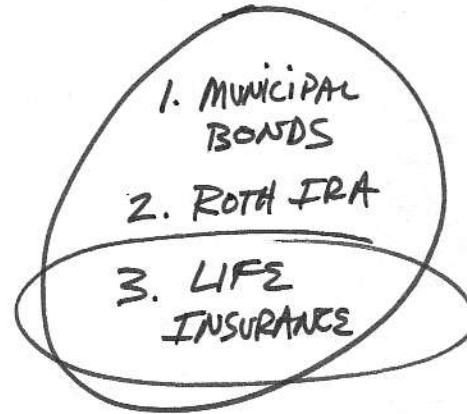
TERM	PERMANENT
↓ • LOW COST - INITIALLY	• HIGHER COST - INITIALLY ↑
↑ • COST GOES UP	• COST IS LEVEL =
∅ • NO EQUITY	• EQUITY \$
* • COVERAGE ENDS	• COVERAGE NEVER ENDS



## TAXABLE



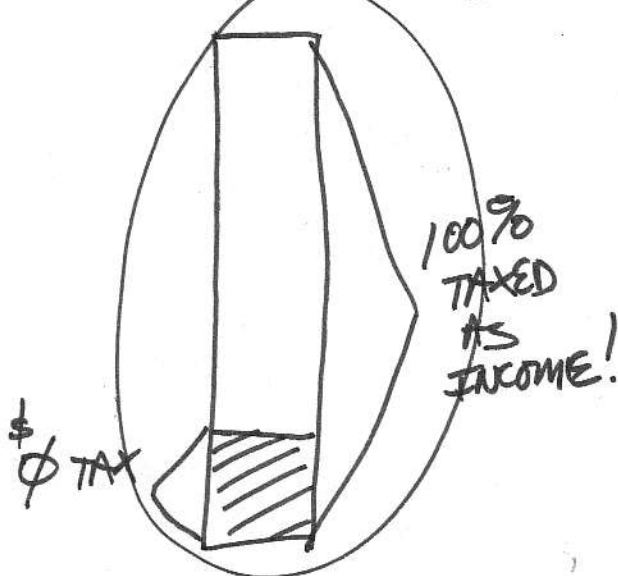
## TAX-FREE



## SMART \$ LIST

1. FREE MONEY
2. TAX-FREE MONEY
3. TAX-DEFERRED MONEY
4. TAXABLE MONEY

## TAX-DEFERRED



## TAX-FREE

