

The background of the entire page is a silhouette of two people climbing a mountain peak. One person is standing on the peak, leaning forward and reaching down to help another person who is pulling themselves up. The sky is a deep red with some white clouds. The overall tone is motivational and aspirational.

JOIN US AT THE TOP

# LIFE GOALS SALES GUIDE

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65 W Street Rd, St A-101  
Warminster, PA 18974



## DETERMINE YOUR CLIENT'S GOALS

At different milestones in one's life, there are different goals and financial situations to consider. Make sure you're aware of the factors determining your client's specific needs when planning out their life insurance.

### 22-35

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#### Building the Foundation: Post College Years

- College loans
- Short to medium term saving goals, i.e. buying a car or down payment on a home.
- If there are small children, beginnings of college funding.
- High level of risk tolerance for Long-Term Care retirement planning.
- Emergency cash reserve.

### 56-70

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#### Financial Independence: Pre-Retirement Stage

- Legacy planning.
- Begin to become more conservative.
- Retirement income planning.

### 35-55

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#### Wealth Accumulation: High Earning Stage

- High level of saving for children's college(s).
- Insurance protection paramount.
- Building of financial security.
- High earning years.

### 70+

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#### Wealth Distribution: Retirement

- Distribution phase.
- Charitable giving.
- Estate planning.





## Building the Foundation



## Wealth Accumulation



## Financial Independence



## Wealth Distribution



Mortgage Life  
Disability Income  
Index Universal Life  
(College Funding Tool)



Index Universal Life  
(College Funding Tool)  
Term Life  
Universal Life (Permanent Coverage)



Universal Life (Permanent Coverage)	Final Expense Life (Burial)
Fixed Annuities	Long-Term Care
Medicare Products*	Cancer Insurance



Long-Term Care	Universal Life
Fixed Annuities	Cancer Insurance
Medicare Products	Second-to-Die Life
Final Expense Life	



# UNDERWRITING GUIDELINES

**IF YOU HAVE  
ANY QUESTIONS  
REGARDING CLIENT  
ELIGIBILITY, FEEL  
FREE TO REACH  
OUT TO A PINNACLE  
REPRESENTATIVE.**

1 (800) 772-6881 x7731

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## **1) Preferred: Highly Likely to be Issued**

- Doctors regularly
- No medications
- Good height and weight
- Non-tobacco
- No recent hospitalizations

## **2) Standard: Likely to be Issued at a Higher Rate**

- Doctors regularly
- Some medications- controlled conditions
- Fair height and weight
- Non-tobacco or tobacco
- No recent hospitalizations

## **3) Uninsurable: Will not be Issued**

- Chronic diseases
- Outside height and-or weight guidelines
- Recent hospitalizations
- Cognitive impairments
- Pending health-related procedures