JOIN US AT THE TOP

LIFE GOALS SALES GUIDE

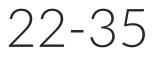
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At different milestones in one's life, there are different goals and financial situations to consider. Make sure you're aware of the factors determining your client's specific needs when planning out their life insurance.



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

Financial Independence: Pre-Retirement Stage

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



Wealth Accumulation: High Earning Stage

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

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

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

lifesales@pfsinsurance.com

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