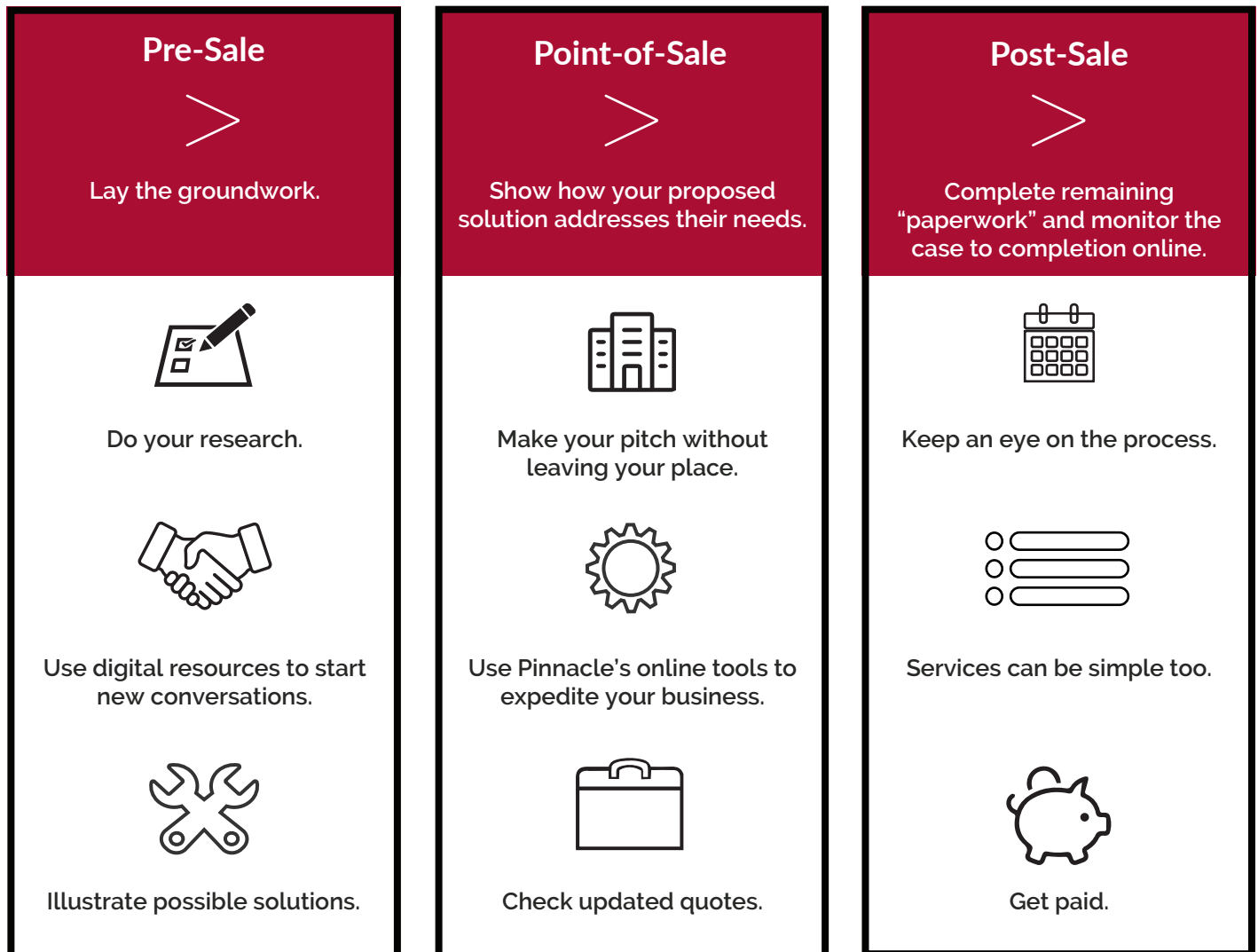


VIRTUAL SELLING WHITEPAPER

Our Digital DOORS ARE OPEN

Pinnacle Financial Services has the digital tools and resources you need to help protect your clients' wherever you and your clients happen to be.

If you're looking at going digital, you're in luck. It may be possible to do 100% of your business with us— pre-sale, to point-of-sale, to post-sale— from the comfort of your home with your clients in the comfort of theirs.



Pre-Sale LAY THE GROUNDWORK

Do your Research

- Explore our variety of online resources (product details, current rates, state availability, marketing materials, etc.)
- Contact our Marketing team to discuss your practice, potential cases, and how working with Pinnacle can help your clients weather this continued economic uncertainty.
 - Contact Health Sales
1 (800) 772-6881 x7731
healthsales@pfsinsurance.com
 - Contact Health Support
1 (800) 772-6881 x7729
healthsupport@pfsinsurance.com
 - Contact Life Sales
1 (800) 772-6881 x6003
lifesales@pfsinsurance.com
 - Contact Life Support
1 (800) 772-6881 x3302
lifesupport@pfsinsurance.com

Prospecting is Possible Online

- **Consider moving prospecting activities online.** Platforms such as GoToWebinar and Zoom can be great ways to engage with large groups of prospects digitally. For one-on-one discussions, and even small groups, most cellphones have built-in video call platforms, such as FaceTime on iPhones, or Skype on other devices.
- **Go back through your book of business.** Call on any current clients who might have money they want to protect.
- **Find new sales from past prospects** who didn't proceed because the timing was wrong:
 - Past seminar/ workshop attendees
 - Old referrals
 - Previously held clients
 - Former community events you had sponsored

Conduct Interviews Over the Internet

- Client meetings can likely take place on a device you already own. Most laptops are equipped with mics and webcams, or again, you can use your smartphone. The same platforms you used to prospecting, (like Zoom or GoToMeeting,) can work here too.
- **Pick up the phone.** In a technology-dependent world, the personal connections behind a good old-fashioned phone call is making a comeback. Your clients may be glad to hear a friendly voice.
- While it's a medium that has fallen out of fashion in some circles, email is one of the most consistent, cost-effective ways to reach your clients when you cannot see them in-person. Relevant, timely, and useful information can be successfully delivered via email on your schedule. Consider developing a weekly or monthly newsletter with tips and updates on how current events may impact them.

Illustrate Possible Solutions

- Pinnacle Financial Services provides online tools and resources to help see which of several products might be the best fit for your clients' individual situations.
- Our systems are available for you to use whenever and wherever you need them.

Make your Pitch from your Place.

- Back to your client via video conference or call, help them understand how the solution you're proposing from a carrier could address their needs.
- Get the agreement on a solution to meet their unique needs.

Use an e-App to Seriously Expedite your Business.

- **Ready to start the application?** Use Pinnacle's e-app agent tools, such as **Connect4Medicare**, as a go-to resource for a streamlined way to get your client moving towards financial stability. Automatically get served the product and state-specific forms you need, plus real-time progress tracking and convenient e-signature capability.
- **How fast in an e-App?** Cash with app cases have money transferred, approved, and in-force all within a matter of hours.



Virtual Meeting TOOLKIT



ZOOM

Zoom is the leader in modern enterprise video communications, with an easy, reliable cloud platform for video and audio conferencing, collaboration, chat, and webinars across mobile devices, desktops, telephones, and room systems.

Pricing: There are 4 different options: Free, Pro (\$14.99 per month), Business and Enterprise (\$19.99 per month). The free Basic edition includes all the following:

1. Host up to 100 participants
2. Unlimited 1 to 1 meetings
3. 40 minute limit on group meetings
4. Unlimited number of meetings
5. Online support

Where to Use: www.Zoom.us



LOOPUP

LoopUp is built with the user in mind, providing an easy, reliable and high-quality audio experience on every call.

Pricing: There are 3 different options. Professional (\$29 per month), Power (\$59 per month) and Enterprise (Pay per license). Also has a 1-month free trail which includes:

1. 3,000 minutes
2. Unlimited screen sharing, video, and recording
3. No credit card required

Where to Use: www.Loopup.com



FACEBOOK

Facebook is a website which allows users, who sign-up for free profiles, to connect with friends, work colleagues or people they don't know, online. It allows users to share pictures, music, videos, and articles, as well as their own thoughts and opinions with however many people they like.

Pricing: Free. Features include:

1. Audio and HD video calling
2. Can be used on desktop with PC or MAC. Also, via mobile on Android and iOS devices
3. Can be done over Wi-Fi on your mobile which wouldn't affect any minute limitations you may have

Limitations: Must be friends with the person you are calling. If using for business, you would need to add the client to your personal Facebook first.

Where to Use: www.Facebook.com

You can also download the Messenger app on either the Google Play Store for Android devices or Apple Store for iOS devices



FACETIME

Connect with family and friends around the world with FaceTime. Make audio and video calls from your iPhone, iPad, and iPod touch to other iOS devices or even a Mac. Features include:

1. Reach contacts using their phone number or Apple ID.
2. Enjoy Group FaceTime with up to 32 people at once.
3. FaceTime works over Wi-Fi (iPhone 4 or later) and cellular (iPhone 4s or later).
4. Make both video and audio calls.

Pricing: Free.

Limitations For Apple devices only.

Where to Use Available to download via the Apple Store.



SKYPE

Skype is software that enables individuals and businesses to make free video and voice one-to-one and group calls, send instant messages and share files with other people.

Pricing: Free. Features include:

1. Audio and HD video calling
2. Screen Sharing
3. Video conferencing with up to 50 people

Where to Use: www.Skype.com



FREECONFERENCECALL

FreeConferenceCall.com is the most recognized conferencing brand in the world with users in more than 800,000 businesses, including nearly all Fortune 500 companies. Service offerings around the globe with unlimited use include highquality HD audio conferencing, screen sharing, video conferencing, audio and visual recordings, customized greetings, security features, calendar integrations and mobile applications.

Pricing: Free. Features include:

1. Audio conferences up to 1,000 participants
2. Video Conferencing and Screen Sharing
3. Ability to create a personal meeting room
4. Available on PC, MAC, Android, and iOS

Limitations: For Apple devices only.

Where to Use: www.freeconferencecall.com