



# DEBT ELIMINATION REFERRAL PROGRAM

# WHY PARTNER FOR THIS PROGRAM?

1. You receive ½ of the Commission with None of the Work!
2. These are HUGE Commissions – Avg AP = \$12,000 (\$1000 per month)
3. There's No Commitments, Quotas, Micro-management, No Requirements other than a license and E&O
4. No leads to buy! No Travelling!
5. 5 Ways to Generate Referrals – Average time qualifying a client = 15 minutes
6. Sales Tools Provided
7. Average split Commission = @ \$2500-\$3000
8. 80% of adult America is a Potential Client
9. You won't miss a Sale if the Primary is uninsurable...This is HUGE!
10. Fully Bonus-able, Big Renewals,
11. Easy to Build an Agency with Debt Elimination as the Focal Point
12. Not dependent on the Economy unlike other areas in the Life Insurance Space

# WHAT IS DEBT ELIMINATION FOR LIFE?

Quite simply, it is a way of re-directing the way a clients' debts are paid utilizing an SDIC account set up by our Specialists.

This is a system and process that has been widely used by the wealthy for many years and has been kept quiet to the ears of middle-income America.

This IS NOT some “program”, “coaching session”, or some nonsense for a client to purchase and then be told...”Good Luck, just follow the instructions.”

The real beauty is that the client can typically expect to be completely out of debt (house included) with plenty of money left-over for retirement! Typically, without spending any more money than they are already spending currently.

# WHO IS OUR CLIENT?

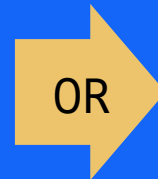
Anyone who simply wants to get out of debt far sooner than the banks and lenders would like. Ideally for the people that are already paying a little more towards their mortgages, credit cards, car payments, etc.

Literally most of America falls into this category...there's no shortage of prospects!

**THIS IS NOT FOR THE PERSON BELOW**



The “truly broke person” that can barely make their minimum payments, etc



The much older client who doesn't have the time for money to accumulate

# HOW IT WORKS:

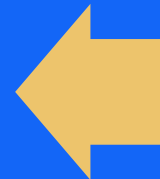
QUALIFY A  
PROSPECT



CLIENT FILLS OUT  
INFORMATION  
FORM



AGENT &  
SPECIALIST SPLIT  
THE COMMISSION  
50% / 50%



SPECIALIST BOOKS  
APPOINTMENT  
WRITES THE  
CLIENT

# EXAMPLES – YOUR 50% SPLIT

4 REFERRALS A MONTH (CLOSED)  
= **\$10,000 TO \$12,500**

8 REFERRALS A MONTH (CLOSED)  
= **\$20,000 TO \$25,000**

# WHY THIS SYSTEM WORKS

1. The Referring Agents, The Managers, The Specialists all “Stay in Their Lane”
2. We all have specific roles that don't cross
3. Specialists are closing over 70% of Qualified Referrals!
4. Without a proven system, there is chaos!
5. Clients are Limitless. Debt isn't going away!
6. Agents are not captive, and they have 100% control of their plan (goals) and schedule.
7. National Platform 100% Virtual
8. The software and system is Proprietary to us.

# NEXT STEPS

Sign up with Agent or  
Manager



Contract with Foresters  
and Ameritas



Start Referring Clients