

Give More Than Love

SALES KIT



In this kit:

Social media posts | Producer guides | Sales ideas | Consumer guides

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Give More *than* Love

SALES KIT



Give More than Love



Social Media Posts & Sharable Graphics

Posts for Facebook and LinkedIn

Post with any of the images linked on the next page.

You can only get life insurance BEFORE you need it. Make today the day! I can help.

This Valentine's Day, surprise your loved ones with a secure financial future. I can help - contact me for a free life insurance quote.

53% of people *haven't* bought life insurance because they don't know how much they need or what kind to buy. I can help - contact me for a free quote.

Who says life insurance isn't romantic? It's the only gift that means you'll still love them even after you're gone.

People without life insurance overestimate the cost by 3X! Don't go without because you think it costs too much. It probably doesn't - and I can help you find out.

Life insurance is there to support the ones you love if something happens to you...but only HALF of millennials own life insurance! Don't be part of that statistic.

Shorter Posts that Work Well for Twitter

Post with any of the images linked on the next page.

1 in 3 wish their spouse/partner had life insurance...or more coverage. Got #lifeinsurance this Valentine's Day?

If people depend on you financially, you NEED #lifeinsurance.

Need help figuring out how to buy #lifeinsurance? It's my job to help!

1/3 of people haven't bought #lifeinsurance b/c they haven't gotten around to it. No time like the present!

53% haven't bought #lifeinsurance b/c they don't know how much to get - let me help!

Give More *than* Love

SALES KIT

Images: 1200 x 628 pixels

Click any image to view in a browser, then right-click and save to your computer.



Give More *than* Love

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Legal & General Social Media Images: 1200 x 600 pixels

Click any image to view in a browser, then right-click and save to your computer.



Challenge Accepted Social Media Campaign

Motivation 1

Images



[Download Images](#)

Social post text

What are your financial goals—and what can you do to achieve them? Take one small step toward them today. We can help. Let's set up some time to talk.

Motivation 2

Images



[Download Images](#)

Social post text

Time to rise and shine. If you're ready to look at your portfolio in a brand-new light, we're here for you. Contact me today.

Motivation 3

Images



[Download Images](#)

Social post text

Past innovation has set us up to overcome future challenges. To tackle tomorrow's challenges, we need to embrace today's innovative solutions. Looking for new ways to invest in your financial future? Let's chat.

Motivation 4

Images

Learn from
the past.

Look to
the future.

[Download Images](#)

Social post text

The lessons of the past can help drive your future. Remember to keep moving forward. We can help. Contact me today.

Promotion 1

Images



[Download Images](#)

Social post text

Investors who work with a financial professional accumulate 270% more assets after 15 years than those who go it alone. Does your portfolio need a boost? Let's talk today.

Promotion 2

Images



[Download Images](#)

Social post text

Did you know that challenges look 20% steeper when viewed alone as opposed to with someone else? When it comes to planning for your financial future, you don't have to go it alone. Let's talk today.

Promotion 3

Images



[Download Images](#)

Social post text

In a recent survey, 63% of investors with a plan feel they have greater financial security than those without one. We can help. Let's talk today.

REACHING CLIENTS WHERE THEY ARE

A PRE-BUILT SOCIAL MEDIA CAMPAIGN FOR YOUR BUSINESS

We live in unprecedented times, reminding us just how important it is to protect who we love and what we cherish. The global pandemic has prompted many to rethink their life insurance protection needs, with 67% of people citing COVID-19 as a major wake-up call to the importance of life insurance.*

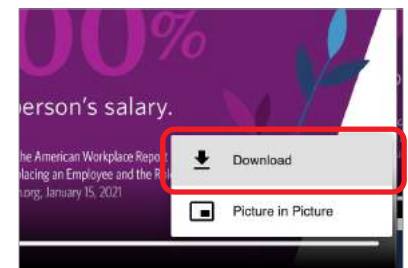


To help you connect with clients during this time of great need, we've prepared a social media "campaign in-a-box" for your business. You'll find everything you need in this flyer. To maximize engagement, there are several best practices to be aware of:

- Post 2-3 times per week (any more and you risk overwhelming clients)
- While all these posts are Transamerica-approved, it's highly recommended you run the content by your compliance department before posting
- Consider "boosting" these posts to increase their reach and engagement potential (See [course 301](#) on our Social Media University)
- If you need more assistance with your posts, see course 101 on our Social Media University at transamerica.com/lp/social-media-university

GET STARTED NOW:

- Download the videos by clicking on the three dots in the bottom-right part of the screen
- Copy and paste suggested copy to your social media platforms
- Upload downloaded mp4/video to post
- Publish your post and respond to any comments



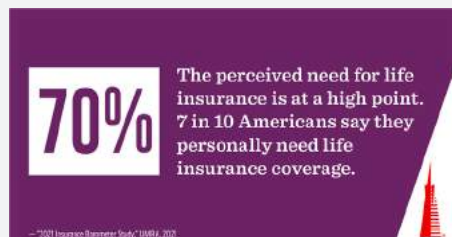
COPY AND LINKS

The Meaning of Life Insurance

The fallout from COVID-19 has made one thing very clear: We need to expect the unexpected. Message me to find out more about the factors that go into determining your life insurance coverage needs.

<https://www.transamerica.com/knowledge-place/whats-meaning-life-insurance>

IMAGES



DOWNLOAD IMAGE

* "COVID-19 Is Prompting Families to Rethink Their Finances," Life Happens, 2020

COPY AND LINKS

IMAGES

Term vs. Perm

Getting life insurance is a simple way to show your loved ones you care. A good way to start is by learning the difference between term and perm. Message me to find out which might be best for you.

<https://www.transamerica.com/knowledge-place/term-or-whole-life-which-one-right-you>

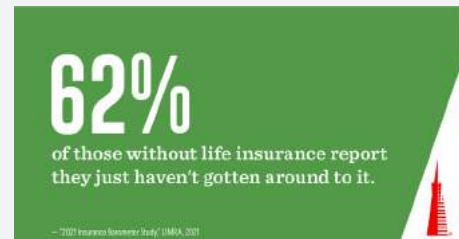


DOWNLOAD VIDEO

What's the Meaning of Life ... Insurance?

The wide-ranging effects of the pandemic have inspired many to rethink their priorities. Now is the time to make sure your family is protected. Message me today to find out more about your options.

<https://www.transamerica.com/knowledge-place/whats-meaning-life-insurance>



DOWNLOAD IMAGE

Cost-Effective Life Insurance

In a recent survey, 81% of uninsured Americans said they forgo life insurance because they believe it's too expensive. In reality, there are many ways to find a policy that fits your needs. Message me today to find out additional ways to help make life insurance more affordable.

<https://www.transamerica.com/knowledge-place/your-life-insure-it>

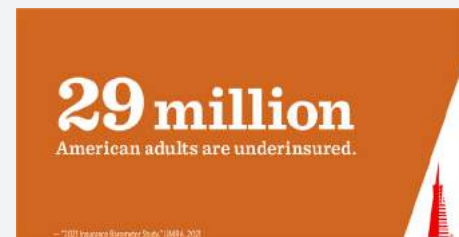


DOWNLOAD VIDEO

Annual Review Post

Can you believe fall is already here? Before the busy holiday season arrives, make sure your family's basic protection needs are being met. Message me to complete an annual review.

<https://www.transamerica.com/knowledge-place/thinking-about-estate-planning-you-should-be>



DOWNLOAD IMAGE

Milestones of Life Insurance

There are many reasons to put a plan in place to help protect your family. Message me to get started today.

<https://www.transamerica.com/knowledge-place/thinking-about-estate-planning-you-should-be>



DOWNLOAD VIDEO

Don't forget your social graces.

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TRANSAMERICA®

Structure your meetings to keep clients engaged

Habits of highly effective financial professionals

Client engagement builds confidence

This meeting flow guide allows you to engage with clients and prospects in a consistent and relational manner. The more positive interactions you have, the more confidence they'll gain in the results you'll achieve together. By building a trusted relationship, clients will see you as a valued resource to help them reach their financial goals.

Step 1

Build rapport by asking a series of relational questions.

For clients (or prospects you've already met):

- What's new with you since we last spoke?
- Tell me about your last trip/party/event.

For new prospects: How did you...

- Meet (name of referrer)?
- Choose your career?
- Decide to start your business?
- Happen to move to this area?
- Decide to get involved in this particular organization?
- Choose the school you attended?

Note: You may sometimes encounter prospects who make the following types of comments. Step 2 offers you the opportunity to show how you can help them.

- I think I'm set and don't really need help with my financial situation.
- Tell me what you offer that's different from what I already have?
- Okay, give me your pitch; I know why you're here.

Step 2

**Position yourself as a solutions provider.
Use this script to engage with clients.**

"I wanted to meet with you because, as a financial professional, I enjoy helping clients get their financial life and retirement income concerns in balance."

This is a good time to offer an example, followed by a trilogy question to help you uncover more. For example:

"What are three things you're concerned about in terms of getting your financial life in balance?"



Step 3 Shift to the close.

After probing any uncovered issues, use an assumptive close like this:

“You’ve given me a good picture of where you are now and what you would like to accomplish. If I’m able to help you address these issues, can we move to the next step?”

Step 4 Set up the next meeting.

“I’m going to work on solutions to help you achieve your objectives. Here are the next steps we should take together.”

Outline the steps and make a request for anything you need from them to move forward.

Then say, “Let’s set up our next appointment to discuss the recommendations I’m going to make. Which is best for you, Tuesday or Thursday next week?”

Tip: To execute this script consistently, record it on your phone and practice it so it becomes natural. Consider recording a video to ensure you’re empathetic and relationally engaging.

Keep your client’s focus on their end goal

Regular engagement with clients will help build confidence in their financial future and in you as their financial professional.

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Two communication plans to use with your clients

Habits of highly effective financial professionals

Proactive communication is essential to creating satisfied clients and increasing your ability to gain referrals for your practice.

Show, don't just tell

As a financial professional, rather than talking about your great service, demonstrate it by giving clients options for how they would like you to communicate with them. Presenting these choices in writing helps build their confidence and separates you from the competition.

Take a look at two highly effective plans below. You can modify them based on how your practice is organized. The key is to demonstrate how your team will be proactive and consistent. After you present your options, tell them:

"Here are two communication plans we currently use to ensure we're proactively answering your questions and addressing your concerns. Which plan would you like us to implement? We can also modify the schedule, if you prefer."

PLAN A

**12 contacts
per year as follows:**

- 8 monthly briefing calls
- 4 quarterly reviews (2 phone or webinar and 2 face-to-face)

PLAN B

**6 contacts
per year as follows:**

- 4 bimonthly briefing calls
- 2 quarterly reviews (1 phone or webinar and 1 face-to-face)

Preferred mode of communication

- | | |
|--|-------------------------------------|
| <input type="checkbox"/> Phone call (home or cell) | <input type="checkbox"/> Video chat |
| <input type="checkbox"/> In-person | <input type="checkbox"/> Text |
| <input type="checkbox"/> Email | <input type="checkbox"/> Other |

Communication plan options

	Plan A 12 scheduled contacts per year	Plan B 6 scheduled contacts per year
January	In-person financial review	In-person financial review
February	Financial briefing	
March	Financial briefing	Financial briefing
April	Phone financial review	
May	Financial briefing	Financial briefing
June	Financial briefing	
July	In-person financial review	Phone financial review
August	Financial briefing	
September	Financial briefing	Financial briefing
October	Phone financial review	
November	Financial briefing	Financial briefing
December	Financial briefing	

Understand your clients' preferences

Giving your clients options for communicating with you is a great way to establish effective and long-term relationships. Demonstrating that you want them to be in control will help keep your clients happy with you as their financial professional.

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Asking trilogy questions to uncover emotional and economic concerns

Habits of highly effective financial professionals

Knowing the right questions to ask is a skill that can put clients at ease and provide you with the information to help them reach their goals.

Focus on what matters to them

Start by asking open-ended questions that require a three-part answer. These “trilogy” questions may open the door to a larger discussion of their deep-seated concerns and uncover opportunities for you to address. This exchange will show clients you really want to understand their needs, goals and expectations.

The main objective is to open the conversation broadly so you can drill down on each issue. Here are examples of trilogy questions:

1. What are three things you wish were different with your current financial professional?
2. What are three things you are most concerned about regarding retirement?
3. What are three things you want to accomplish with your money as part of your life’s legacy?
4. What are three areas of financial planning that you’re most concerned about?
5. What are three things you’re most concerned about related to getting your financial life in balance?
6. What are three things you would like to do for your family’s future financial security?
7. What are three financial issues you’re concerned about that we haven’t discussed?
8. What are three other things we could do to strengthen our relationship with you and your family?

You can drill down further to learn more by using these additional probes:



- I understand. Why is that so important to you?
- What else can you tell me about that?
- Could you give me some details or examples?

Strengthen relationships over time

Asking well-thought-out and probing questions is a great way to help establish a long-term relationship with your clients and their family. Digging deep and personalizing your conversations can become second nature and keep your clients happy with you as their financial professional.



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Tips to personalize and humanize your client interactions

Habits of highly effective financial professionals

Keep it simple. Keep them engaged.

A straightforward approach will help inspire trust and may lead to stronger client relationships. This flier offers practical examples of how to bring more personalized interaction to your conversations as you strive to help clients reach their retirement income goals.

Clients want a financial professional who demonstrates

- A desire to know them and understand their dreams as well as concerns.
- Consistent, proactive communication, short-term and long-term.
- A willingness to always listen and help make well-thought-out decisions.
- An attitude of counsel, service and empathy.



Tips for personalizing every communication

1. Take time during every conversation to establish rapport. Create an atmosphere of trust to put clients at ease.
2. Begin the business portion with this question: "What are three things you would like to discuss today?"
3. Demonstrate your interest by actively listening and being engaged and sincere with your comments and reactions.
4. Have an assortment of greeting cards, note cards and small giveaways to use, as appropriate, to show you're thinking of them.

Best practice: Sign your correspondence with "Warm regards" or "Kind regards." Clients recognize that as relational versus the more institutional "Sincerely yours."

5. When onboarding a new client or updating their files, find out what's important to them. Set up a process to send personalized notes on special days, such as:
 - Family member birthdays or accomplishments (e.g., graduation, marriage, or new home purchase)
 - Business start dates and anniversaries, including when they first became your client

6. Set up an alert on your web browser to inform you of news related to their business, profession and interests.

Question to ask: "What charitable activities are you currently involved in, if you don't mind my asking?"

7. Evaluate your clients' activities and events to ensure you're creating new personalized and humanized experiences for them.
8. Be proactive, not reactive with your communications, especially when they involve important events and topics.
9. Avoid calling just to "touch base" or "check in." Call to discuss specific topics such as:
 - Progress you've made toward helping them achieve a goal
 - Issues you know they care about
 - New ideas and services you have that may benefit them
 - Topics they need to know about—changes to tax laws, new regulations, coverage adjustments, etc.
10. Close every meeting by demonstrating that their input is significant: "What are three things I can do to strengthen our relationship?"

Personalized and humanized interactions can keep your client relationships strong and thriving. Using the tips and tools in this flier will ensure you stay on track.



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Avoid common life insurance mistakes

Your financial professional can guide you through the process

Whether it's your first time buying life insurance or your policy has become outdated as your life has changed, your financial professional or life agent can help you avoid common mistakes when purchasing and updating coverage.

The **checklist** below, describing typical insurance pitfalls to avoid, should not be interpreted as specific advice. These are guidelines, and a full review of your needs and personal situation by your financial professional or insurance professional is recommended before making any changes to your life insurance policies or beneficiaries.

1. Your estate should not typically be the named beneficiary of the policy. This will avoid:
 - Inheritance and death taxes, which many states have
 - Delays and the expense of probate
 - Full access to proceeds by creditors
2. Two or more backup (secondary) beneficiaries should be named.
3. At least every three years, a written confirmation of the status of policies and beneficiaries should be requested from the insurer's Home Office.
4. The insurance product should match the problem. Be sure you have the right policy for your needs.
5. Above all, verify there's enough life insurance to provide food, clothing and shelter, and to pay off debts so that those you love can continue in their present lifestyle.
6. Don't name minors as outright beneficiaries. Instead:
 - Consider a trust for your spouse and children, and name the trust as recipient. When your children reach adulthood, you can change the beneficiaries to them directly.
 - Or, use a settlement option to pay the proceeds over a long period of time.
7. Consider an ownership transfer of life insurance to others to save federal estate taxes.
8. Check to see if your business or practice can provide your family with insurance on a more cost-effective basis.
9. Remember that term insurance, by definition, will expire and contractually becomes more expensive as you grow older.
10. Don't buy life insurance as though it were a commodity. The knowledge of your financial professional, the integrity of the insurer, and their commitment to service can make a major difference as to the cost-effectiveness of the life insurance.

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Rely on the strength of Lincoln

Lincoln Financial Group is dedicated to helping you plan for retirement, prepare for the unexpected, and protect your assets from key financial challenges: taxes, long-term health costs, longevity, inflation, and market risk. Today, millions of Americans and their producers rely on Lincoln Wealth Protection Expertise – the knowledge, experience, strategies, and products – to help them overcome the challenges and meet their goals.



Contact your financial professional or visit
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POD 4/20 Z04

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Excerpted from the article "The Ten Most Common Life Insurance Mistakes and How to Avoid Them" first published by Stephen R. Leimberg in the August 2004 issue of *Estate Planning* (vol. 31, no. 8) and reprinted with permission.

Stephan R. Leimberg is an attorney and CEO of Leimberg Information Services, Inc. (<http://www.leimbergservices.com>), a provider of commentary on recent cases, rulings and legislation to legal, accounting and financial services professionals.

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All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker-dealer and/or insurance agency selling the policy, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.

Products, riders and features are subject to state availability. Limitations and exclusions may apply.

Life insurance planning guide

How much coverage do you need?

Think about what's important in your life and the loved ones you want to protect. Many individuals like you own life insurance to help protect their families and business investments and accomplish their goals.

The first step is to determine the right amount of financial protection for you. Even if you already have some life insurance, by using this planning guide you can find out if you've got sufficient coverage.



DID YOU KNOW?

The financial protection you need could **cost less** than a monthly utility bill.

If you already own life insurance

Why did you buy the life insurance you currently own?

How did you determine the amount of insurance?

Has anything changed in your life since you purchased this coverage? (Examples: marriage, job change, birth of child) Yes No

Please specify:

What factors led you to the specific type of policy you have?

When was the last time your current life insurance was reviewed for its competitiveness and suitability for your current needs?

If you do not own life insurance

Are you aware of your options regarding group life insurance through your employer if you leave/retire? Yes No

Would you like to learn more about how different types of life insurance can help you reach your goals? Yes No

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Your life insurance worksheet

Use this worksheet to estimate the amount of life insurance coverage you currently need. Review the results with your financial professional, who can provide an in-depth assessment of your situation and recommend a solution to help meet your goals.

Expenses	Permanent	Temporary	Years remaining
Funeral and other final expenses	\$	N/A	N/A
Mortgage balance	\$	\$	\$
School loans	N/A	\$	\$
Other debts	\$	\$	\$
College fund	N/A	\$	\$
Emergency fund	\$	N/A	N/A
Total expenses at death = Permanent + Temporary			\$ [Z]

Income replacement			
Desired monthly income		\$	[A]
Desired annual income = [A] x 12		\$	[B]
Annual income your loved ones will receive from other sources		\$	[C]
Assumed net rate of return on insurance proceeds			% [D]
Total income replacement = [B - C] / D		\$	[E]
Total gross need = [Z] + [E]		\$	[F]

Current resources			
Current life insurance		\$	
Retirement plans/IRAs		\$	
Savings/investments		\$	
College savings		\$	
Other		\$	
Total resources		\$	[Y]

Net new total life insurance need = F - Y		\$	[J]
Net new temporary life insurance need (based on total temporary expenses)		\$	[H]
Net new permanent life insurance need = J - H		\$	

If you have life insurance, do you have a coverage gap?			
Based on your calculations, is your current insurance coverage sufficient?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
How much additional coverage do you need?		\$	

What to consider as you complete your worksheet

Expenses

- **Temporary or permanent expenses** – If the need will last longer than 25 years, it should be considered permanent.
 - **Final expenses** – This is the amount needed for burial, probate expenses, executor's fees, attorney's fees, administrator's fees, income taxes, state inheritance taxes and final healthcare costs. Costs typically run between \$5,000 and \$50,000, depending on the type of funeral and amenities, and other fees and taxes to settle the estate.
 - **Mortgage balance** – If you own property, you may want to make sure your loved ones can pay off the mortgage. If not, include the mortgage payment with income replacement. How many years remain on this mortgage? If you or your spouse or partner plan to maintain an existing mortgage longer than 25 years, the balance should be in the permanent column.
 - **School loans and other debts** – What is the balance of your remaining debt obligations? How many years until they are paid off?
 - **College fund** – In today's dollars, how much do you need for your dependents' higher education? For how many years? For how many children? How many years until your youngest child completes an undergraduate college degree or graduate school?
 - **Emergency fund** – How much do you want to have available to pay for emergencies and unforeseen large expenses? (A rule of thumb is three to six times monthly expenses.)
-

Income replacement

- If all your debts are paid off and you've created your college and emergency fund, how much will your surviving spouse/partner and other dependents need to maintain the desired standard of living?
 - **Total income replacement** – This figure represents a lifetime income for your surviving spouse/partner. If planned retirement is 25 years or more from now, total income replacement is considered a permanent need.
-

Current resources

- **Current life insurance** – Consider both group life and personally owned policies. Also take into consideration the impact of changing jobs. (If a job change is imminent, you may want to avoid including group life insurance unless the benefits of your new job are clearly known.)
 - **Retirement plans/IRAs** – Only use values from your accounts (if you are the insured).
 - **Savings/investments** – Include all savings or investments that could be liquidated and used for income.
 - **College savings** – Include any current accumulated college savings balance.
 - **Net new total life insurance need** – This figure ignores inflation based on the assumption that performance on all savings and retirement plans will equal inflation. It does not take into account Social Security income benefits that may be available to a surviving spouse with children under age 18.
 - **Net new temporary life insurance need** – To arrive at this number, add up all of the temporary needs found in the center column of the expenses section.
-

Net new permanent life insurance need – This value is the difference between net total and temporary life insurance needs.



Take the next step to help protect what's important in your life. Talk with your financial professional today.

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

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5 facts about life insurance

1 in 3 people

say they do not have enough life insurance¹



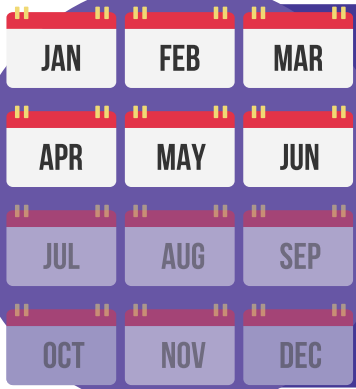
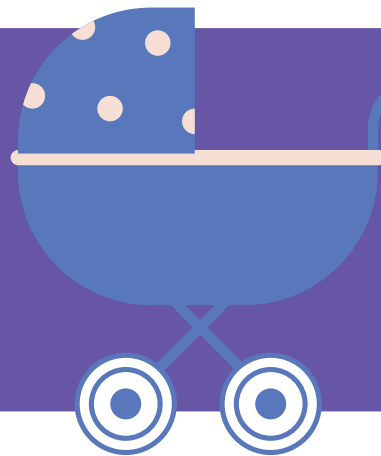
1/2

Half of the population estimates the cost of life insurance at more than three times the actual cost.



40%

of insured people wish they had purchased their policies at a younger age¹



If the primary wage earner passes away, **44% of consumers** surveyed reported that they would **feel a financial impact within six months** and 28% within one month.¹

Top 3 reasons people buy life insurance:²



39% Replace income



18% Pay off mortgage



18% Transfer wealth

Want more information about preparing for the future? Visit the [Learning Center](#) on protective.com for articles, videos and expert insights on budgeting and saving, retirement planning, life insurance and more.



About Protective Life Insurance Company

Founded in 1907, Protective Life Corporation (Protective) is on a mission to help more people achieve protection and security in their lives. Across its life insurance, annuity and asset protection solutions, the Company helps more than 12 million people protect what matters most. Protective's more than 3,500 employees put people first and deliver on the Company's promises to customers, partners, colleagues and communities — because we're all protectors.

*Use of the MONY Marks is under license from AXA Financial Inc and its affiliates.

Sources:
¹https://s3.amazonaws.com/external_clips/attachments/3666874/original/2020_InsuranceBarometerStudy.pdf? 1608570795
²https://s3.amazonaws.com/external_clips/attachments/3666875/original/2020_Life-in-Life-Stages.pdf? 1608570811

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DOES MY OLD PLAN WORK WITH MY NEW FAMILY?



Blended Families:

Important questions to think about when it comes to your family's financial future.

Nobody said life was predictable.

But one thing is constant—the need to protect the people you care about most.

With over 20 million blended families in the United States, it is very common to be part of a family that brings together children and assets from previous marriages.

Whether you already have an estate plan in place, or are just developing one for your blended family, it's critical that you identify your objectives, recognize potential conflicts and understand the implications of these decisions on those you care about most.

Why a typical estate plan may not be enough.

While a traditional estate plan is principally designed to benefit a surviving spouse and minimize taxes, this type of plan may not address the specific needs and potential conflicts unique to a blended family.

How do you know if you need a more detailed plan to ensure that everyone is taken care of the way you intended?

Here are a few questions to consider:

- Is it important to provide for your children from a previous marriage in a way that ensures that they will receive their inheritance in a timely manner?
- Did you know that with a traditional estate plan you may unintentionally be giving your ex-spouse control over your minor children's inheritance?
- Is it important to you to avoid conflict between your current and previous family members regarding the way that your estate will be distributed?

If your answer is "yes" to any of these questions, it may be time to develop a new plan for your blended family.

Where do you start?

To help you develop a framework for discussing your objectives, we've put together several key questions to think about as you develop your plan.

- To which family members would you like to leave an inheritance?
- What are your specific financial objectives for each family member (i.e. college fund, medical bills, monthly income after retirement)?
- What are the potential conflicts within the family that may arise and require some sensitivity?
- Do you have concerns over your spouse's ability to successfully manage inherited assets?

While this list of questions is only intended to get you started, it may help you to develop a clear idea of what you want to accomplish with your plan.

It may be called Legacy Planning, but it's really about today.

The Blended Family strategy may be a viable solution if you want to:

- Provide assets to loved ones in a fair and timely way.
- Have more control over the way your legacy will be distributed.
- Avoid potential conflicts between family members.

Our business was built on helping families.

For over 100 years, Transamerica has been providing insurance products designed to help families just like yours.

While the world has certainly changed, our objective to help families protect their financial future has always remained the same.

For more information on how Transamerica, legacy planning, and life insurance may be able to help your family's future, please contact your life insurance professional or Transamerica today.

Transamerica Life Insurance Company, Transamerica Financial Life Insurance Company (collectively "Transamerica"), and its agents and representatives do not give tax or legal advice. This material and the concepts presented here are for informational purposes only and should not be construed as tax or legal advice. Any tax and/or legal advice you may require or rely on regarding this material should be based on your particular circumstances and should be obtained from an independent professional advisor.

Discussions of the various planning strategies and issues are based on our understanding of the applicable federal income, gift, and estate tax laws in effect at the time of publication. However, tax laws are subject to interpretation and change, and there is no guarantee that the relevant tax authorities will accept Transamerica's interpretations. Additionally, this material does not consider the impact of applicable state laws upon clients and prospects.

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SECURITY THAT'S CLOSE TO HEART

A FIELD GUIDE TO TERM LIFE INSURANCE





DO YOU NEED LIFE INSURANCE?

If you passed away unexpectedly or survived a medical emergency, like a heart attack, would you or your loved ones have trouble paying the bills?

Planning for life's unpredictability is a challenge. The good news is that there's life insurance for protecting yourself and those you love, should the unexpected happen.

Protect the ones you love.

THERE ARE A NUMBER OF KEY MOMENTS IN LIFE THAT MAY TRIGGER THE NEED FOR TERM LIFE INSURANCE



GETTING MARRIED



THE BIRTH OF A CHILD



BUYING A HOME



AGING FAMILY MEMBERS

WHAT ARE YOUR NEEDS?

You provide your family with love, advice, and everything they need. But if something happened to you, what would your family do?

How much would they need just to pay the bills and replace your income? This worksheet will help you get a clear understanding of the bigger picture.

DEATH & DEBT

Amount needed to pay off any outstanding debt
(auto loan, credit card, student loan, final expense costs, etc.)

\$

INCOME

Amount needed to replace your income \$ _____ X _____ years

\$

MORTGAGE

Amount needed to pay off any outstanding balance on your mortgage

\$

EDUCATION

Amount needed for your children's college education

\$

TOTAL NEED \$ _____

ASSETS

Any items of value you own that can be converted into cash.*

— \$

* Examples of assets include cash and cash equivalents, real property, personal property, and investments.

LIFE INSURANCE NEED \$ _____

This worksheet is a tool to assist you in estimating your basic life insurance needs. It is not intended to provide a thorough and comprehensive analysis of your life insurance needs or to recommend a specific type of coverage. The actual amount of life insurance you need will depend on several factors which you need to consider carefully. Your insurance professional can assist you with analysis of your personal circumstances.



Planning for life's unpredictability is a challenge. The good news is there's life insurance for protecting yourself and those you love, should the unexpected happen.



WHY TERM LIFE INSURANCE?

Term life insurance can help with the loss of a contributing member of the household by helping provide benefits to assist with the costs for child care, education, mortgage expenses, and more. It can give you coverage for a competitive monthly cost, perhaps for less than your daily cup of coffee, and provide you with confidence knowing you've planned for the well-being of your family.

A TERM LIFE POLICY CAN PROVIDE:

- **A guaranteed monthly income stream** to help with the day-to-day living expenses of those left behind
- **A cash resource** to help pay unexpected medical costs that can arise from a qualifying chronic, critical, or terminal illness
- **Ability to ensure funds are distributed** the way you wish among your beneficiaries
- **Protection against the loss of a key employee** in a small or family-owned business
- **Payment** of your final expenses

THE TRANSAMERICA DIFFERENCE

Our *Trendsetter® Super* and *Trendsetter® LB* term life products can help create a financial future that you and your family can plan for. And when you think about it, that peace of mind is a powerful feeling.

Transamerica term life insurance products can provide:

GUARANTEED MONTHLY INCOME FOR YOUR FAMILY

The Income Protection Option (IPO) lets you structure your death benefit by controlling the payout amount, who receives it, and for how long — allowing for full customization. You can choose an initial lump sum, a guaranteed monthly income stream for up to 25 years, a final lump sum, or a combination of the three.

NO MEDICAL EXAM REQUIRED FOR CERTAIN AMOUNTS OF COVERAGE*

If you're looking for no-hassle coverage without a medical exam, our *Trendsetter®* products offer several options.

PERSONALIZE YOUR POLICY

With the options and policy riders available, you can easily customize your policy to fit your specific needs.

EXPEDITED CLAIMS

On qualifying policies, your beneficiary may receive a portion of your death benefit in as little as 72 hours from the time the required paperwork is received in good order. Through Transamerica's expedited claims process, your beneficiary can receive up to \$25,000 of the total death benefit to cover funeral-related (or any other) expenses that may arise.**

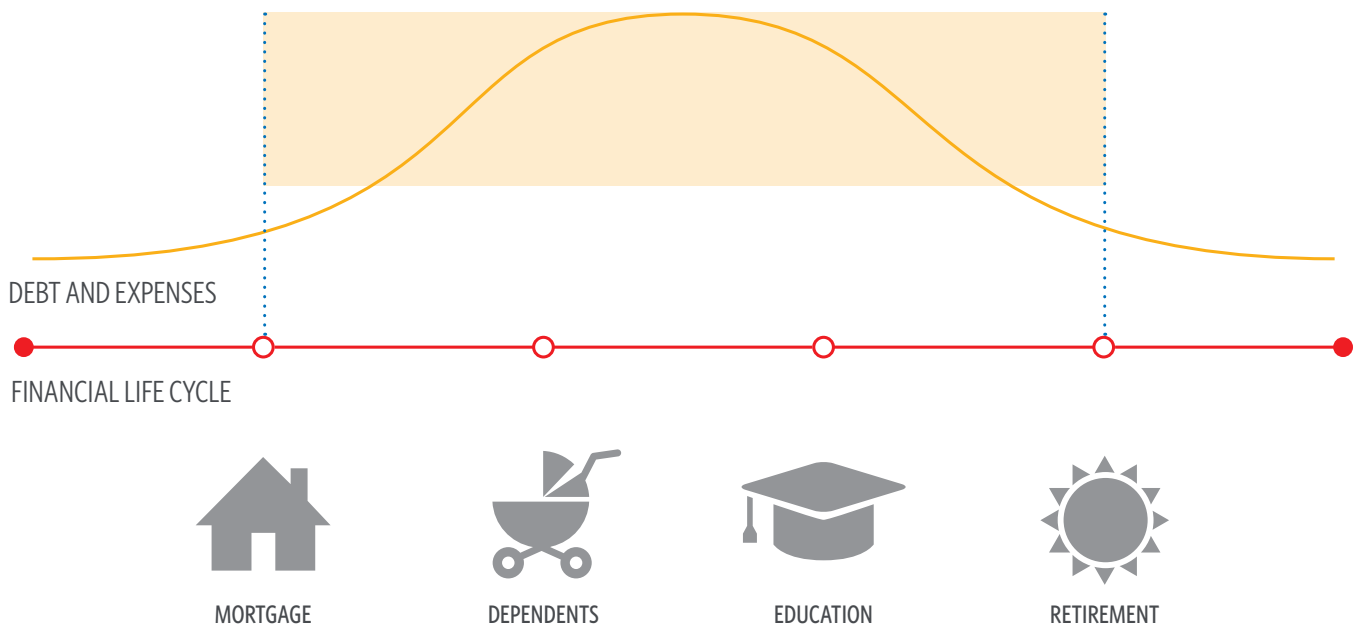
* No medical exams are based on the answers to health questions on the application.

** Subject to qualifications and two-year contestability period.

All guarantees are backed by the claims-paying ability of the issuing insurance company.



TERM LIFE INSURANCE CAN HELP MEET SPECIFIC NEEDS



TRENDSETTER SUPER

PROTECTION WITH TERM LIFE INSURANCE

Trendsetter Super term life insurance benefits can be used to help meet you and your family's needs, whether it's paying the mortgage, college tuition, final expenses, or to assist with everyday needs. It can give you early access to your policy's death benefit, should you experience a qualifying terminal illness. Term life insurance can help your loved ones afford to live the life they've always known, should you pass too soon.

Trendsetter Super provides the flexibility to tailor the face amount to your individual needs and allows through \$2 million of coverage at certain ages without a medical exam.

Plus, your premium is guaranteed to remain the same throughout the entire initial term period — choose from 10, 15, 20, 25, or 30 years. And the conversion privilege lets you decide whether to convert the policy to permanent life insurance without having to undergo an additional medical exam.

INCLUDED BENEFIT:

- Terminal Illness Accelerated Death Benefit Rider

ADDITIONAL BENEFITS AVAILABLE:

- Income Protection Option (IPO)
- Disability Waiver of Premium Rider
- Children's Benefit Rider (CBR)
- Accidental Death Benefit Rider



TRENDSETTER LB

LIFE INSURANCE YOU DON'T HAVE TO DIE TO USE

Surviving a heart attack, cancer, or stroke could cause serious financial hardship for you and your family. That's where the *Trendsetter LB* with living benefits comes in.

FLEXIBILITY TO FIT YOUR NEEDS

When you're planning for the future, it's good to know you have protection when you and your family need it most, whether that means accessing your benefits while living or at the time of death.

The *Trendsetter LB* can give you early access to your policy's death benefit, should you experience a qualifying chronic, critical, or terminal illness such as stroke, cancer, heart attack, or paralysis.¹

You will get to choose the option that best fits your goals and budget, with initial level premium period options of 10, 15, 20, 25, or 30 years.

Trendsetter LB offers face amounts from \$25,000 all the way up to \$2 million, with up to \$1.5 million in living benefits. You can even get through \$2 million, at certain ages, without a medical exam.

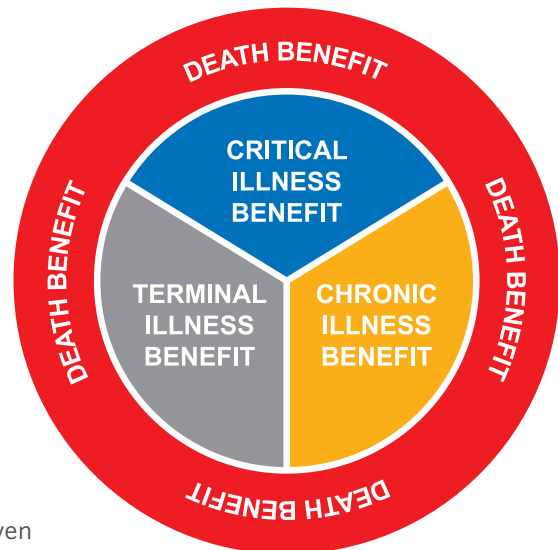
Trendsetter LB offers you lots of options that allow you to customize the policy to fit your lifestyle with different coverage amounts, term periods, and optional add-ons.

INCLUDED BENEFITS (WHERE APPROVED¹):

- Terminal Illness Accelerated Death Benefit Rider
- Chronic Illness Accelerated Death Benefit Rider
- Critical Illness Accelerated Death Benefit Rider

ADDITIONAL BENEFITS AVAILABLE:

- Monthly Disability Income Rider
- Income Protection Option (IPO)
- Disability Waiver of Premium Rider
- Children's Benefit Rider (CBR)
- Accidental Death Benefit Rider



When you're planning for the future, it's good to know you have protection when you and your family need it most.

¹ Benefits may vary by state.

Benefits provided through the critical, chronic, and Terminal Illness Accelerated Death Benefit Rider. Riders are subject to certain limitations and exclusions. The actual benefit paid to the policy owner will be less than the amount that is accelerated because the amount is discounted to reflect early payment of the policy's death benefit. Administrative fees per request apply. Amounts payable under the critical and chronic illness riders vary based in part on the nature and severity of the insured's health condition and the insured's remaining life expectancy at the time of the acceleration as determined by the company. Riders should not be the sole basis to purchase any life insurance policy. Benefits paid under accelerated death benefit riders will reduce the life insurance policy's death benefit and policy value. Consideration should be given to whether life insurance needs would still be met if rider benefits are paid out in full. Refer to the policy or riders for complete details.

WHICH *TRENDSETTER* IS RIGHT FOR YOU?

You can quickly compare *Trendsetter Super* and *Trendsetter LB* below. Then reach out to a Transamerica life insurance professional. We can walk you through everything you need to know — we'd love to help.

	<i>TRENDSETTER LB</i>	<i>TRENDSETTER SUPER</i>
TERMS		
10 years	•	•
15 years	•	•
20 years	•	•
25 years	•	•
30 years	•	•
ADDITIONAL BENEFITS AVAILABLE*		
Disability Waiver of Premium Rider	•	•
Children's Benefit Rider (CBR)	•	•
Accidental Death Benefit Rider	•	•
Monthly Disability Income Rider**	•	
Income Protection Option	•	•
ACCELERATED DEATH BENEFIT		
Terminal Illness	•	•
Critical Illness	•	
Chronic Illness	•	
NONMEDICAL UNDERWRITING		
Through \$2 million face amount through age 45***	•	•
Through \$1 million face amount ages 46 through 55***	•	•
Through \$249,999 ages 56 through 60	•	
Through \$50,000 ages 61 through 70		•

* Certain riders are available at an additional cost. Riders and rider benefits have specific limitations and may not be available in all jurisdictions. For complete details including the terms and conditions of each rider and exact coverage provided, please consult Transamerica Life Insurance.

** The Monthly Disability Income Rider is not available for the *Trendsetter*® *LB* 10-year term life insurance policy.

*** Depending on an individual's history, vitals or labs may be required.



WHY TRANSAMERICA?

While you'll never know when the unexpected could happen, we can help you plan for it. We're passionate about helping you and your family achieve financial well-being at every stage of life.

Contact a Transamerica insurance professional today. Together we'll create solutions to help you pursue a bright financial future.

[transamerica.com](https://www.transamerica.com)

We're passionate about helping you and your family achieve financial well-being at every stage of life.



TRANSAMERICA®

Protect yourself and the ones you love.



Visit: transamerica.com

Trendsetter® LB is a term life insurance policy, Policy Form ICC16 TL23 or TL23 issued by Transamerica Life Insurance Company, Cedar Rapids, IA. **Premiums increase annually beginning in year 11 for the 10-year policy, in year 16 for the 15-year policy, in year 21 for the 20-year policy, in year 26 for the 25-year policy, and in year 31 for the 30-year policy.** Policy form and number may vary, and this policy and the riders may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting. In most states, in the event of suicide during the first two policy years, death benefits are limited only to the return of premiums paid.

Trendsetter® Super Series are term life insurance policies issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. Policy Forms ICC16 TL24, TL24. **Premiums increase annually beginning in year 11 for the 10-year policy, in year 16 for the 15-year policy, in year 21 for the 20-year policy, in year 26 for the 25-year policy, and in year 31 for the 30-year policy.** Policy form and number may vary, and this policy and the riders with this policy may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting.

Underwriting guidelines are subject to change without prior notice.

Contents of this guide are subject to change without notice.

Not available in New York.

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04/21

CONSUMER GUIDE TO THE UNDERWRITING PROCESS



WHAT HAPPENS NOW?

Your life insurance application will be underwritten. Insurance companies use the underwriting process to review the application and determine whether insurance coverage can be extended and the appropriate risk class. To help in these decisions, we gather information in a variety of ways, depending on your age and overall health.

🕒 HOW LONG IS THIS GOING TO TAKE?

An application is typically underwritten in two days to five weeks depending on the complexity of each applicant's unique history. However, if the application is incomplete or there is a problem completing an assessment, completing a telephone interview or receiving medical records from your doctor, the process could take longer.

THE UNDERWRITING PROCESS

The application for life insurance begins the process of qualifying for this valuable coverage. However, there may be additional evidence needed to complete the process. This evidence may include:

- Checking a prescription drug and medical diagnosis database, and MIB (Medical Information Bureau)
- Paramedical examination
- Blood & urine analysis or an ECG
- Telephone interview to clarify or request additional information
- Special questionnaires on topics such as hazardous sports, foreign travel, or finances

After you have completed the life insurance application with your agent, you may be contacted by a paramedical company to complete a medical examination and blood work. The agent can make these arrangements at the time of application to fit your schedule.

🏥 PARAMEDICAL EXAM

An exam will be conducted by a qualified independent third party, which will concentrate on personal and family medical history questions, and take basic vitals: blood pressure, pulse, and height/weight.

LABORATORY TESTS

Blood and urine samples will be taken at the same time as the paramedical exam by the licensed examiner. It is best to complete a 12-hour fast (no food or beverages that are not water) prior to the blood draw and medical exam to assure the most favorable results.

Once available, lab results will be sent to Transamerica to be used in the underwriting decision process. You can and should review your lab results by visiting the website provided on the paramedical form and by referencing the Slip ID. We recommend you provide a mobile phone number as you will be notified by text when the lab results are available for review. Results are generally available within 15 days of the paramedical exam.

📁 MEDICAL RECORDS

Depending on your age and health, we may request copies of your medical records from your doctor. These records typically describe appointments, diagnoses, tests, treatments, and medications you have had. We will request medical records of all applicants age 70 and older. It will normally take two to four weeks to receive them from your doctor, depending on their cooperation.

A special authorization for the release of medical records might be required by your doctor, clinic, or hospital. If so, you may be sent an authorization form by our vendor that must be signed and returned promptly to continue the processing of your application.

📞 PHONE INTERVIEW

If additional information is needed by the underwriter to complete their review assessment, a telephone interview may be needed.

Trained personnel will call and ask questions regarding your health and outside activities, and may perform a basic cognitive exercise including questions on memory, orientation, and judgment. Calls typically last about 10 to 15 minutes. Make sure you are in a place where you can answer questions regarding your medical history.

For privacy reasons, the interviewer will not have a copy of your application. Therefore, you may have to repeat some information you've already provided.



FACE-TO-FACE INTERVIEW

Some applicants who apply for Long Term Care Rider coverage may be asked to participate in a face-to-face interview. You will be called in advance to set up an appointment that is convenient for you.

At the appointment, a trained professional will:

- Request identification
- Ask you standard questions on your health and daily activities
- Ask you to perform a basic cognitive exercise
- Ask you to perform a mobility exercise, such as walking across a room
- Take your height, weight, and blood pressure

Face-to-face interviews typically last 40 to 60 minutes. The assessor will not have a copy of your application or access to any information regarding your application for coverage.

SOMETIMES IT'S THE SIMPLEST THINGS

To ensure the most accurate results and to protect your privacy, we ask during the telephone interview and/or face-to-face interview that:

- The interview take place at your primary residence
- Only you provide the answers to questions. If necessary, an interpreter may

translate the questions and your answers, but you must provide the information. The interpreter should be a disinterested third party and not connected to the insurance application as the owner or beneficiary

- You are comfortable and there are as few distractions as possible
- The interview is taken seriously

WHAT CAN I DO TO SPEED THINGS UP?

Everyone has different schedules, so in order to provide you with the best possible service, it will be important to indicate the best dates and times and a telephone number to contact you to schedule a telephone interview or face-to-face assessment. If communication in English is a concern, please indicate this to your agent along with your preferred language(s).

HOW WILL I KNOW WHEN A DECISION IS REACHED?

If your application is approved as applied, you will receive a policy and a letter from us announcing that your policy has been issued. If the application is approved other than applied for, you will receive the policy with an amendment that you will need to sign and return. Unfortunately, some applications cannot be approved. If an application is declined, you will receive a letter explaining our decision and the reason(s) we used to reach that decision. We will return any initial premium and notify your agent of our decision.

Thank you for applying for life insurance with Transamerica.

You've completed an important step in helping to create the financial future you and your family deserve. Remember, our main source of information is you. We appreciate you completing the application as completely and as accurately as possible, including information about your medical history, prescription medications, financial information, and residency/travel information. We will rely on this information during the underwriting process.

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Underwriting guidelines are subject to change without prior notice.

PINNEY

I N S U R A N C E

Providing All the Tools for Your SuccessSM

Pinney Insurance

Founded in 1972 as a Transamerica branch office and later incorporated as Pinney Insurance Center, Inc., we provide a small local agency feel with the power of a major national firm.

Pinney has expanded into a national distributor with thousands of contracted agents and offices in California, Illinois, Maryland, North Carolina, Oklahoma, Pennsylvania, Texas, Washington, and Mississippi. Pinney represents over 100 life, annuity, disability, and long-term care companies with the intent of providing our clients & partners with the best possible product solutions at the lowest possible costs.

Contact Us

Email [Brokerage Sales Support](#) or contact one of our Brokerage Directors today at 800-823-4852.



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