PINNEY
INSURANCE

FOR SUCCESSFUL LIFE INSURANCE AGENTS

$0 life insurance back office.

100%
OF YOUR COMP WHEN YOU CLOSE

$0
FOR CASE MANAGEMENT, ILLUSTRATIONS, UNDERWRITING

60+
CARRIERS, ONE CONTRACT

WHAT YOU GET

Four results, and what Pinney provides for each.

Increase your revenue

- Higher comp
- Never locks your contracts
- HNW and expert case design
- Free educational library
- Monthly sales webinars

Lower your expenses

- A case manager on every case
- Pathwork automated underwriting
- In-house underwriting for impaired risk
- Free illustrations

Increase efficiency

- Drop ticket team
- 50+ carriers on one contract
- Every case tracked until you're paid

$0 tech

- Insureio CRM
- FireLight and iGO e-apps
- VIVE, FEX, QuoteShop
- Performex book mining
- Annuity Rate Watch

WHO WE SERVE

Who we work with



Independent life producers

Case management, illustrations, underwriting, and top contracts



Advisors who write annuities

Annuity Closer Concierge, FireLight, and Annuity Rate Watch



P&C, mortgage, and real estate

Clients but no life agent. Our $0 call center works your book for a 50/50 split.



High-volume term call centers

50+ carriers through iGO, FireLight, VIVE, FEX, and QuoteShop



Ambitious relationship builders

People who love to work hard and have close, great relationships

WHY PINNEY

What independent producers get **when they write with us.**

- **Highest contracts in the industry.** 100% of your comp when you close.
- **Case management.** We take the app, chase requirements, and follow up daily.
- **In-house underwriting.** We place impaired-risk and declined cases.
- **Free training.** Webinars, scripts, and white papers.
- **$0 back office.** No ops staff to hire or pay.
- **Illustration desk.** Experts with 20+ years experience and series licensed advisors.
- **Free tools.** Insureio CRM, WinFlex, FireLight, Annuity Rate Watch.
- **60+ carriers.** One contracting team gets you appointed.

YOUR BACK OFFICE

Our staff and software run your back office **at no cost to you.**

● Pinney covers it ○ You fund it	On your own	With Pinney
Case manager and daily follow-up	○ You	● Pinney
Illustrations and case design	○ You	● Pinney
Underwriting and impaired-risk placement	○ You	● Pinney
CRM, quoting, and e-app software	○ You	● Pinney
Product training and sales content	○ You	● Pinney
Contracting and appointments	○ You	● Pinney
Added ops payroll	Yours salaries, licenses, software	$0 included with your contract

HOW A CASE MOVES

After you introduce the client, **our team handles every step through placement.**



YOUR LANE

1
Bring the case
Warm intro to your client

PINNEY'S LANE

2
Design the plan
Illustration and carrier fit

3
Take the app
Drop-ticket interview

4
Underwrite
In-house underwriter

5
Manage the case
Requirements and follow-up

6
Place and notify
You keep the client

One team runs the case from illustration to placement, and the client stays yours.

CASE MANAGEMENT

The Drop Ticket Team calls your client **every day for seven days** to maximize your signature rate.

18 min saved per app with AppAssist drop tickets with several key carriers.

DAY 1
Call, intro text, personal email. Book the interview.

DAY 2
Second call and message.

DAY 3
Third call, text, email to client and you.

DAY 4
Daily call, AM or PM.

DAY 5
Daily call, alternating times.

DAY 6
Seventh call. Hold notice left.

DAY 7
Final text. Engaged clients stay active.

Our in-house team completes the application, chases requirements, and coordinates with underwriting.

Successful Agents Don't Do Paperwork →

ILLUSTRATION SUPPORT

Licensed advisors design the plan, and **you choose whether to close it yourself or with us.**

PATH 1

You close

100%

of your comp

We design the plan and walk you through it. You run the meeting.

PATH 2

We co-close

50%

hands-off

Our Series 6, 7, and 65 advisors close it with you, CPA in the room.

INCLUDED, NO COST

Illustration desk runs your quotes

WinFlex on most carriers

FireLight e-app, one login

Annuity Rate Watch live MYGA quotes

What to Sell Cheatsheet →

Corebridge IUL Analysis →

ANNUITY CLOSER CONCIERGE

When you bring us a lead, **our in-house advisor closes it for you.**



1 **Send the lead.** Name, number, and what the client needs.

2 **We close.** Our licensed advisor runs the meeting, the illustration, and the app.

3 **You get paid.** The client stays yours.

FREE TOOLS FOR YOUR ANNUITY BOOK

FireLight	E-apps, one login
Annuity Rate Watch	Live MYGA and FIA rates
Illustration and analysis decks	Built for your client meeting
Video training	Top Fixed Index Annuities webinar →
Client white papers	Smart Start Accumulator →

Allianz Rate Lock webinar →

ADVANCED MARKETS

Our advisors design **estate, premium finance, and business cases with you.**

Estate planning

ILITs, survivorship, charitable trusts, and estate equalization.

Premium finance

Large cases structured and funded without liquidating client assets.

Business planning

Buy-sell, key person, COLI, executive benefits, and succession.

20 yrs of experience on our case management team

6, 7, 65 Series licenses held by our in-house advisors

ILIT white paper → ILITs for estate planning webinar → Charitable trusts → Buy-sell guide → COLI for agents →

$0 OUTSOURCED CALL CENTER

We find opportunities in your book, close the cases, and **split the commission 50/50 with you.**

P&C agencies · Mortgage companies · Real estate agents · Retiring advisors

01 · WE MINE

Performex and Insureio scan your book

Clients, old quotes, term policies near conversion, in-force reviews.

02 · WE CALL

As your life insurance division

First call in 24 hours, 20+ touches over 14 days. You approve the outreach.

03 · WE CLOSE

Quote, sell, underwrite, place

50/50 split on placed business. The client stays yours.

You pay nothing for lead nurturing, in-force book upkeep, or the platform.

See the call center →

UNDERWRITING

Send us your tough health cases, **including ones another carrier declined.**

01

In-house underwriter

Field underwriting and carrier negotiation on hard cases.

02

Underwriting GPTs

AI trained on carrier guides. Health questions answered in minutes.

03

Impaired-risk placement

A track record of placing declined cases across 60+ carriers.

"Their product knowledge and underwriting experience has equipped our team to better serve our clients and produce faster underwriting times."

Matt Wiggins, Pattern Life

Impaired risk program →

OUR CRM

Track your whole book in **Insureio, our CRM, at no cost.**

QUOTE	Multi-carrier quoting from one screen
APPLY	Applications and e-signatures
FOLLOW UP	Automated client communication
TRACK	Every case status in real time

Get Insureio →

Free CRM overview →



"

They have a rockstar staff that processes our backend so we can spend more time helping clients. **Their CRM makes it easy to keep track of our business in real time.**

Jason Dana, JRC Insurance Group

E-APP AND QUOTING ACCESS

Submit to 50+ carriers through iGO and FireLight, and **our team tracks each case until you're paid.**

E-APP PLATFORMS

50+

carriers on one contract

iGO

FireLight

TAKE DOWN APPS ON

VIVE

FEX

QuoteShop

RGA

$ Our team tracks every app from submission until your commission is paid.

TRAINING

Our product and sales training library is **free for Pinney agents.**

Webinars, scripts, and white papers on products, objections, and advanced markets.

LIBRARY
Marketing Materials Library
Open →

HANDBOOK
Advanced Sales Academy Handbook
Read →

WHITE PAPER
Handling Objections
Read →

SCRIPT
IUL Sales Script
Open →

WEBINAR
Term vs Permanent
Watch →

WEBINAR
Selling Living Benefits
Watch →

COMPENSATION

You get **the highest contracts in the industry** with the back office included.

Our contracting professional gets you appointed for the cases you write, across every product line.

100%	**of your comp** when you close, with our case team behind you
60+	**carriers** for life, annuity, LTC, and DI
$0	**for tools and staff**: CRM, WinFlex, FireLight, case team

See the compensation increase →



THE TEAM AROUND YOUR CASE

Five specialists **on every case you send.**

Brokerage manager	your single point of contact
Case manager	maximizes your placement ratio
In-house underwriter	places the difficult cases
Series 6, 7 & 65 advisors	design and defend the plan
Contracting professional	gets you appointed

ABOUT PINNEY

Backing independent producers **for more than 50 years.**

Founded in 1972 as the R. Jan Pinney General Agency. Our founder, Jan Pinney, CLU, ChFC, CPCU, led the coalition that won agents a licensed-agent exemption to the TCPA.



1972	60+	15+ yrs	2017
Founded	**Carriers represented**	**Remote e-apps and e-signatures**	**iPipeline Industry Leadership Award**

NEXT STEP

Send us your next case **and we'll handle it through placement.**

brokeragesalessupport@pinneyinsurance.com →

800-823-4852

Use the subject line "Advanced Case Design" to reach the case desk.