



THE HIDDEN VALUE OF LIFE INSURANCE
July 9, 2021 with Dan Zeplain

Power Session LIVE
 by Real Wealth® Marketing
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FIRST	LAST	QUESTION	COMMENT FROM ATTENDEE	COMMENT FROM ATTENDEE
Jane	Doe	Here's my sample question. What's Dan's go-to question to help clients make some moves? Add your questions below!	That's a great question! Have you looked at resource B? - Mary P.	
henry	McFadden	What are the growth trajectories on Viaticals		
henry	McFadden	What do BD's say about Viaticals & if yes how much of a cut do they get?		
Henry	McFadden	FYI , In early 2000 problem w/ BOLI (predominantly up North w/ MAFIA involvement to make the numbers ,this enhanced ROR. What organization are in place to prevent Viaticals from this?	Good questions, Henry. I reviewed these with Dan in advance and he's prepared to get you some solid answers!:) - Angela, RW Team	Answered around 11:55 am CT
Jenny		How did you get them approved with your BD Jim?	Hey Jenny, Jim has a great story for this actually. He'll share more towards the Q&A portion, around 11:30am CT.	
Roger		The purchaser then has full access to the NPI of the insured delinetaaed at the back of the policy. How do you deal with that real "theft/hacking" issue?		Answered around 11:56 am CT
Robin		that question is asked on most application now - so if you said no you were not buying it for a life settlement but years later you want to do a settlement does that question affect the ability to do a life settlement in the future? What other areas do we need to be concerned with when writing a policy today that the owner may want to do a settlement years from now?		Answered around 12:00 pm CT
Roger		Does Treyled pay those of us agents who refer business to them?		
Robin		what is his process for calculating life expectancy - physical?		Answered around 12:04 pm CT
Caill		can a client sell a portion of the life policy		Answered around 12:04 pm CT
Mark		What was the cash to client, net of fees after the 3.015M offer?		Answered around 12:05 pm CT
Daniel		What is the smallest amount of insurance are they willing to take? Is \$100,000 too small? I have someone age 80 in good health who wants to cash in a \$100,000 policy with \$12,000 CSV. It's a UL policy		Answered around 12:08 pm CT
Roger		Under your age rules, etc. do you have a minimum DB/CV of said policies. Noted UL,UL, Convert Term: not whole life?		Answered around 21:11 pm CT
David		I have a 71 year old client. Male with a \$500,000 term, that is not convertible. he was diagnosed with a live disease about 8 years ago with a LE of 10 years. Can this be considered? Liver disease		Answered around 12:15 pm CT
Robert		Aetna did the same thing. The Insurance Departmentns need to do better oversight when companies going out of business about who buys them and what they do to the in force policies. It is horrible what these companies get away with. The Career companies are like organized crime		
Daniel		Are term pollices ever sold		
Robin		how do they get paid?		
Henry		Dan can you say those Co:s that are hurting b/c of the Low Intrest rate environment JH, VOYA, etc... ?		Answered around 12:17 pm CT
drew		can you re-explain how this is different than viatical settlements?		Answered around 12:23 pm CT

