



**National Training Program-Specialty
Insurance Sales (End of Life)**

#1.) INTRODUCTION

I want to initiate a National Training Program to train interested Insurance Sales Representatives, to enter the lucrative niche market of End-of-Life Insurance Sales.

- A) I am 38 years old. I am a CPA. I have been working in this niche market of End-of-Life Insurance Sales for the past 9 years.
- B) I work from my home office. I solicit business by offering End-of-Life Insurance to older folks.
- C) I also offer additional medical care coverage (know as Riders) for older folks on Medicare.
- D) The focus of this National Training Program is to specifically target licensed Life Insurance Sales Representatives, who are looking to add a profitable niche Life Insurance product to their insurance sales desk.
- E) These 2 products: 1.) End-of-Life Insurance, and 2.) Additional Medicare Coverage... are extremely profitable.
- F) There are roughly 3,100 Counties in the USA, and 1,000's of insurance Agents in each County. Training just 1 Insurance Sales rep per County will yield amazing results.
- G) I'm looking for a Capital Infusion of \$12,000.



#2.) EXPERIENCE AND TIME MANAGEMENT

- A) I have been working in the niche market of End-of-Life Insurance Sales for the past 9 years; I want to initiate this Training Program to help others Insurance Sale Rep. enter this niche market and to produce a multi-million-dollar nest-egg for my retirement.
- B) I plan to incorporate this Training Program into my daily business practice.
- C) I'm looking for an Initial Investment of **\$12,000** .

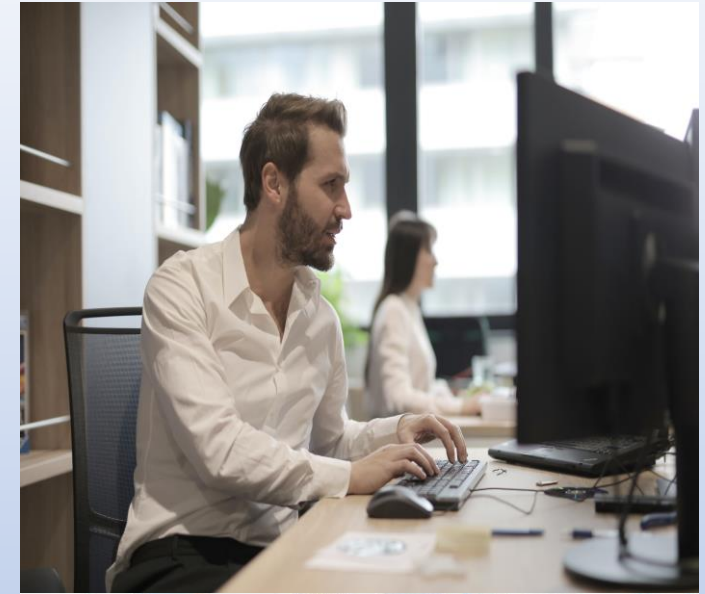
The specific use of the **\$12,000** is as follows:

| | |
|--|--------------|
| • New Laptop for National Training Program | \$ 650 |
| • New Copier | \$ 300 |
| • 3,000 printed 5x8 index (mailer) cards with postage | \$1,500 |
| • Aggressive daily YouTube advertising | \$3,000 |
| • Telephone Operator (outbound and inbound calling)**\$3,000 | |
| **Salary for 1 st 6 months...\$500/a month | |
| • New iPhone for telephone operator | \$ 500 |
| • New iPad mini for telephone operator | \$ 500 |
| • New laptop computer | \$ 650 |
| • New telephone for telephone operator | \$ 150 |
| • New photocopier for telephone operator | \$ 300 |
| • New Plantronics wireless headset for operator | \$ 150 |
| • New (2) magic jacks for operator | \$ 100 |
| • Miscellaneous and other office supplies & equipment | \$ 500 |
| • Travel, handout material and postage | \$ 700 |
| Total | \$12,000 |



The specific type of issues for Fran are:

- **Manager-Coordinator** – I will be the main point of contact for this business. The Investor can speak with me at any time regarding any issue. As the **Manager-Coordinator**, my experience and proven success in Insurance End-of-Life Sales, is the key aspect of this business. I am in good health and physically capable to run this business.
- Effectively, as the **Manager-Coordinator**, I am the key communication person for this new business. My ability and energetic approach everyday will make this a success.
- **As the Manager-Coordinator** I will pay myself \$1,000 for every sale.
- The Investor will also be paid \$1,000 per sale, until the \$12,000 initial infusion is paid in full.
- Thereafter, the Investor will be paid \$500 per sale, until they receive \$50,000. At that time. If the Investor chooses to Invest Additional Capital. (in an amount in excess of his initial \$12,000 infusion) Fran and the Investor will continue the same initial payment structure. If the Investor chooses not to invest more Capital, Fran reserves the right to buyout the Investor for \$10,000.
- Fran's main concern is that this National Training Program does not interfere with him working his present desk. This is the main reason why he is hiring a Telephone Operator to handle 90% of the inbound and outbound calls. His wife, Rose will manage the daily activities of the Telephone Operator.
- Fran is only interested (Target Market) in training Licensed and Experienced Insurance Reps.
- The initial 1-day Training (in-person or online) will be conducted by Fran. Recorded training videos on key topics will be added, as needed. Fran will designate certain nightly question & answer times (via Skype-Zoom) to answer specific questions and concerns from attendees.
- The \$3,500, 1-time attendance fee, allows the person to access Fran for 1 year.



The New Company Name and Information:

- **Company Name:** End-of-Life Insurance Sales National Training Program
- **Ownership %:** 70% - Fran
30% - Investor***
***% ownership changes upon total payback.
- **Office Location:** Walnutport, PA
- **Bank:** Embassy Bank

A) Pricing, Margins and Charges - \$3,500 attendance fee

B) Fran is 38 years old. He has 9 years of End-of-Life Insurance Sales experience. His annual income from this niche market has consistently been above \$150,000 for the past 5 years. This represents a unique opportunity for Fran to make some additional money, for struggling insurance agents to prosper in this niche market, and for an Investor to make a sizeable profit from a relatively small initial cash infusion.



#3.) CASH FLOW

Involves the **Inflow and Outflows** of cash... and that is the focus of this Section. Some aspects of Cash Flow involves the use of the initial cash investment. Some expenses may be missing from the first year's Cash Flow and accompanying graphs...we should view the Cash Flow in this light.

A) This Cash Flow analysis involves the Cash Flow for the new company, End-of-Life Insurance Sales.

B) Accordingly, a very succinct Monthly 1st year's Cash Flow is as follows:



SUMMARY OF PROJECTION #1.) CASH FLOW: A rough summary of the monthly Cash Flow is Cash Inflows (Income) of \$14,000 – Cash Outflows (Expenses) of \$10,600 = \$3,400 Positive Monthly Cash Inflow.

| Monthly Cash Inflows (Income) After 3 Months | | Monthly Cash Outflows (Expenses) After 3 Months | |
|--|----------|--|----------|
| Projected 4 New Clients per month, for the National Training Program. (4) Sales x \$3,500/sale = \$14,000 | \$14,000 | (4) \$1,000/per sale payment to Investor = \$4,000 | \$4,000 |
| | | 4) \$1,000/per sale payment to Fran = \$4,000 | \$4,000 |
| | | Salary-Telephone Operator | \$ 500 |
| | | Internet | \$ 30 |
| | | Advertising and Solicitation | \$ 1,000 |
| | | Accounting | \$ 250 |
| | | Miscellaneous | \$ 750 |
| | | Dividend (7%) | \$ 70 |
| Total Monthly Income | \$14,000 | Total Monthly Expenses | \$10,600 |

#4.) CONSTANT STREAM OF CUSTOMERS

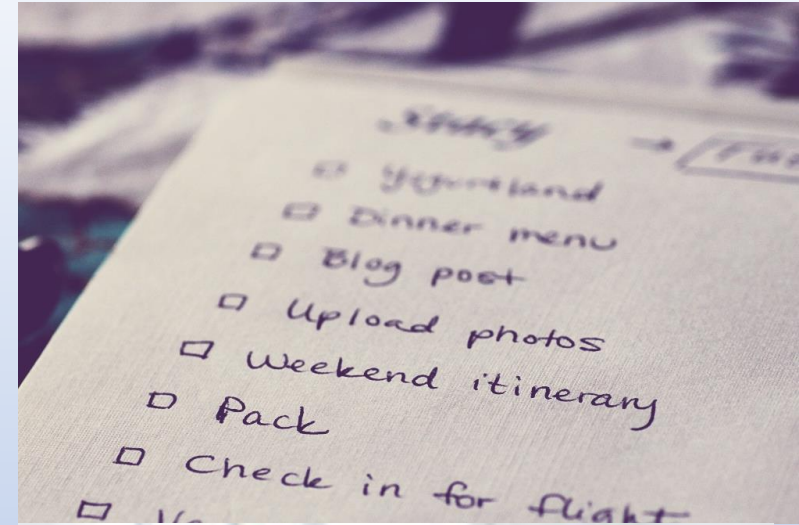
Much of this plan needs to focus on how to obtain a **Constant Stream of Customers**. Here is a list of pro-active prospecting activities that we will need to implement to ensure that we have a **Constant Stream of Customers**.

- a) 50 proactive calls by the Telephone Operator each day.
- b) Networking by Fran: 2 nightly open houses (online) a month.
- c) 100 new postcards to be mailed out each week.
- d) Start a 5 x 8 index card system; transfer daily results into Microsoft data base each day.
Managed by Rose.

There are **5 specifics things** that Fran is accountable for each day:

What will he do (specifically)?

- 1) Direct Rose to monitor the Telephone Operator to make phone calls.
- 2) Keep score; monitor the pro-active and prospecting calls.
- 3) Solve any problems or concerns ASAP...do not let issues fester.
- 4) Perform all duties related to the company.
- 5) Fill out his daily Executive Book. Keep track of all expenses and income.
- 6) Be the Chief Communication Officer of the company.



When will he do it?

- 1) His hours are from 8:00am to 8:00pm; he will continue to work his personal desk. He will support Rose, Telephone Operator and Prospects at the end of the day.
- 2) He is responsible for communicating with the Investor as often is needed.

How will this prospecting work?

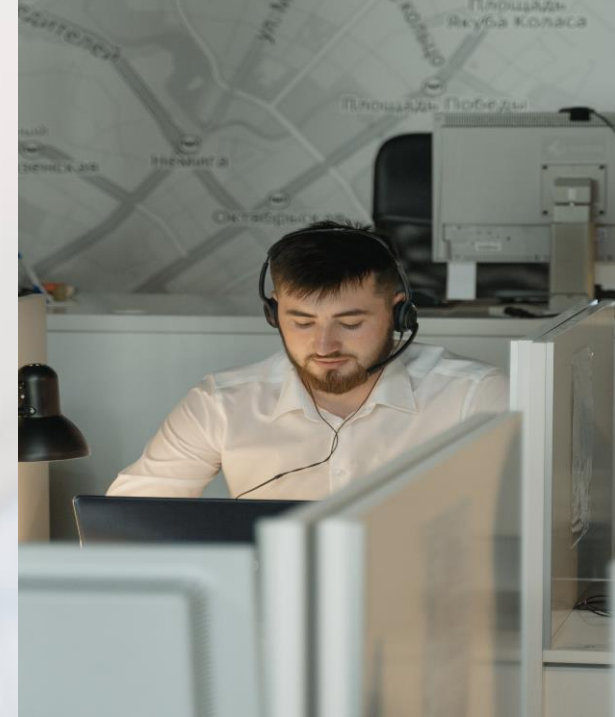
- 1) Telephonically, pick up the phone.
- 2) Focus on existent Insurance Agents.
- 3) Focus on managing the process.
- 4) Focus on targeting those insurance agents who respond to him.
- 5) Focus on creating his 'BRAND' as a Premier National Training Program.

Why do it at all?

- 1) Prospecting works.
- 2) Need to keep score. Wishing is not a way to do business
- 3) Other advertising (YouTube online) will follow in 1 - 3 months.
- 4) Fran is the business; its success depends on his initiative and execution.

How much should he call?

- 1) As much is stipulated...can be adjusted.
- 2) Fran will serve as the communication-hub of the new business.
- 3) It's not a matter of how much he should call, but rather developing a system and follow-up process to ensure that he has a full pipeline of clients/prospects scheduled.



#5.) DAILY PLAN

A) Daily Plan for Workflow

- 1) An Executive Notebook, which describes a Daily Plan of Action, will be completed daily by Fran... specifically for this Training Program.
- 2) Daily Plan is not optional.
- 3) Fran will text Rose and the Telephone Operator with the activities of the day.
- 4) Telephone Operator will be updated daily/weekly by Rose, using a calendar.
- 5) Reality: Telephone Operator must be constantly available for Fran and Rose.
- 6) Fran must make a concerted effort to constantly look for new marketing strategies.
- 7) The 5x7 index card system – which everyone will utilize – will be automated after 60 days. The 5x7 index card system will continuously be used.

B) Daily Plan for Fran.

- 1) Develop communication processes (i.e. Billing, E-mail, Communication with Clients, Communication with Telephone Operator and Rose, use of Book-Keeping Software, etc..) must be communicated effectively.
- 2) Review appropriate information with Telephone Operator and Rose on a daily basis.
- 3) Keep Executive Book with you at all times.
- 4) COOPERATE with Telephone Operator and Rose.
- 5) Write things down, don't forget things.



C) Daily Plan for Rose

- 1) Develop communication processes (i.e. Billing, E-mail, Communication with Clients, Communication with the Telephone Operator, use of Book-Keeping Software).
- 2) Review appropriate information with the Telephone Operator on a daily basis.
- 3) Keep your own Executive Book with you at all times.
- 4) COOPERATE with Fran and Telephone Operator.
- 5) Keep Score of everything (post cards mailed, online ads placed, number of calls made each day by the Telephone Operator, # of messages left, etc...)

D) Daily Plan for the Telephone Operator

- 1) Incorporate Daily Plan for Fran with your schedule.
- 2) Communicate quickly and consistently with Rose each day.
- 3) Refer any 'hot lead' immediately to Rose.
- 4) Perform 50 pro-active calls each day; leave a lot of nice messages.
- 5) Develop a Follow Up folder, which supports your own personal Executive Book.



#6.) ORGANIZATION

Organization is 1 of the 10 Components of creating a Fully Developed Plan. When you are organized, you are serious about your work. When you are disorganized, you have little chance of succeeding.

A) Organize your Target Market

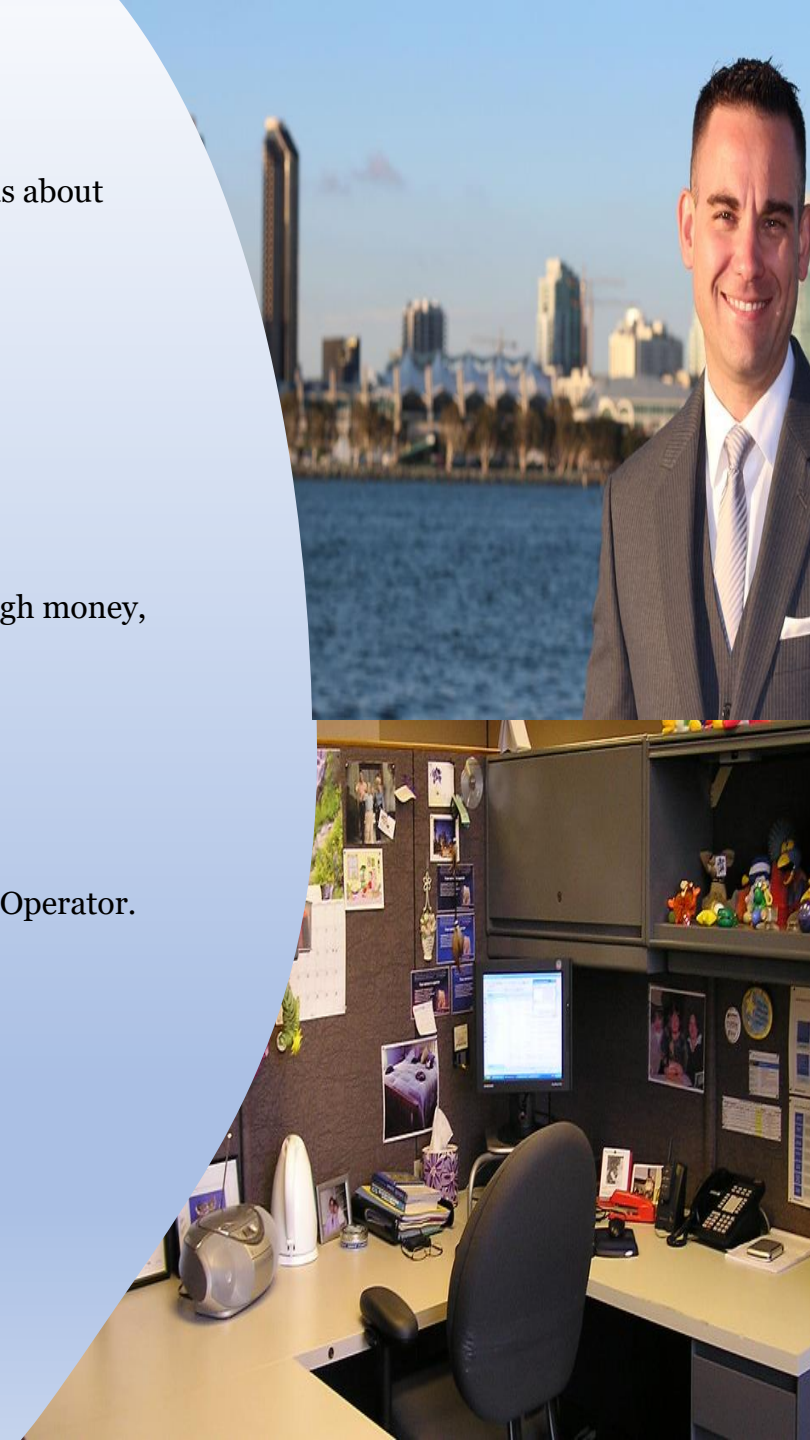
- 1) Target existing licensed Life Insurance Agents.
- 2) Target local States in an organized manner.
- 3) Target (extra) those who respond to your initial prospecting.

A) Organize your Prospects/Clients

- 1) Understand - the 80-20 Rule.
- 2) Identify – those who respond to you. Know the particular stories and perceived concern (not enough time, not enough money, not the right time, don't know hoe to make the switch over to this niche, etc...)
- 3) Categorize/Segregate - don't waste your time on time-wasters.

A) Organize your Desk

- 1) Fran needs to keep Rose's desk organized. Fill out Executive Book Daily.
- 2) Rose will handle all BILLING (80% of the billings should be electronically).
- 3) Daily Action Plan needs to be written down each day by Fran and Rose and texted/communicated to the Telephone Operator.





#7.) PERSONAL PREPAREDNESS

A) Are you ready to do this?

- 1) Fran, and Rose, and the Telephone Operator, need to speak to each other each night to evaluate the next day's activities and plan for the next day's needs.
- 2) Fran and Rose have sufficient energy to entertain this business.
- 3) Fran wants this to be his retirement business income.
- 4) This re-focusing of this additional business will be very profitable for Fran and the Investor.

A) Personal Assessment

- 1) Fran is 38 years old. His physical and mental health are excellent.
- 2) Fran is excited to add this new business income stream; and to focus on existing Life Insurance Sales Agents.
- 3) There are no personal, business, or other obligations in Fran's life that will impede him from doing this new business.

A) Compelling Reasons

There are **3 primary things** that Fran wants from this business.

- 1) An additional monthly revenue source.
- 2) To be the Premier Training Program for Life Insurance Agents (to enter the life insurance market) in the country.
- 3) To allow Fran to massively add to his retirement savings.

#8.) PROJECTIONS

I'll present 3 different Projections Scenarios - which are Projections. The 1st Projection is from the CASH FLOW Section of this presentation. The last 2 Projections are changes to the amount of projected business generated ... or jobs completed.

These Projections are simply meant to illustrate the projected revenue from activities. Four additional things to consider:

- 1.) These Projections have nothing to do with Fran's present business.
- 2.) These Projections can be altered and reconfigured at any time.
- 3.) These Projections involve a 1-time Capital Infusion of \$12,000.
- 4.) These Projections should be reviewed with Fran and the Investor – against actual revenues – to determine actual expectations, going forward.



PROJECTION: SCENARIO#1

| Monthly Cash Inflows (Income) After 3 Months | | Monthly Cash Outflows (Expenses) After 3 Months | |
|--|----------|---|----------|
| Projected 4 New Clients per month, for the National Training Program. (4) Sales x \$3,500/sale = \$14,000 | \$14,000 | (4) \$1,000/per sale payments to the Investor = \$4,000 | \$4,000 |
| | | 4) \$1,000/per sale payments to Fran = \$4,000 | \$4,000 |
| | | | |
| | | Salary-Telephone Operator | \$ 500 |
| | | Internet | \$ 30 |
| | | Advertising and Solicitation | \$ 1,000 |
| | | Accounting | \$ 250 |
| | | Miscellaneous | \$ 750 |
| | | Dividend (7%) | \$ 70 |
| | | | |
| Total Monthly Income | \$14,000 | Total Monthly Expenses | \$10,600 |



SUMMARY OF PROJECTION#1: A rough Summary of the monthly Cash Flow is Cash Inflows (Income) of \$14,000 – Cash Outflows (Expenses) of \$10,600 = **\$3,400 Positive Monthly Cash Inflow.**

PROJECTION: SCENARIO#2:

| Monthly Cash Inflows (Income) After 3 Months | | Monthly Cash Outflows (Expenses) After 3 Months | |
|--|----------|--|----------|
| Projected 8 New Clients per month, for the National Training Program. (8) Sales x \$3,500/sale = \$28,000 | \$28,000 | (8) \$1,000/per sale payments to the Investor = \$8,000** **this \$1,000 per sale payment reduces to \$500/ per sale after the initial \$12,000 infusion has been paid in full. | \$8,000 |
| | | (8) \$1,000/per sale payments to Fran = \$8,000*** ***Fran will be paid an extra \$500 per sale after the Investor has been paid in full. | \$8,000 |
| | | | |
| | | Salary Telephone Operator | \$ 600 |
| | | Gas/Travel expenses | \$ 1,000 |
| | | Advertising and Solicitation | \$ 1,000 |
| | | Accounting | \$ 0 |
| | | Miscellaneous | \$ 1,750 |
| | | Dividend (7%) | \$ 70 |
| | | | |
| Total Monthly Income | \$28,000 | Total Monthly Expenses | \$20,420 |



SUMMARY OF PROJECTION#2: A rough Summary of the monthly Cash Flow is Cash Inflows (Income) of \$28,000 – Cash Outflows (Expenses) of \$20,420 = **\$7,580 Positive Monthly Cash Inflow.**

PROJECTION: SCENARIO#3

| Monthly Cash Inflows (Income) After 3 Months | | Monthly Cash Outflows (Expenses) After 3 Months | |
|--|----------|---|----------|
| Projected 12 New Clients per month, for the National Training Program. (12) Sales x \$3,500/sale = \$42,000 | \$42,000 | (12) \$1,000/per sale payments to the Investor = \$12,000** **this \$1,000 per sale payment reduces to \$500/per sale after the initial \$12,000 infusion has been paid in full. | \$12,000 |
| | | (12) \$1,000/per sale payments to Fran = \$12,000*** ***Fran will be paid an extra \$500 per sale after the Investor has been paid in full. | \$12,000 |
| | | Salary Telephone Operator | \$ 800 |
| | | Gas/Travel expenses | \$ 2,000 |
| | | Advertising and Solicitation | \$ 2,000 |
| | | Accounting | \$ 0 |
| | | Miscellaneous | \$ 2,000 |
| | | Dividend (7%) | \$ 70 |
| Total Monthly Income | \$42,000 | Total Monthly Expenses | \$30,870 |



SUMMARY OF PROJECTION#3: A rough Summary of the monthly Cash Flow is Cash Inflows (Income) of \$42,000 – Cash Outflows (Expenses) of \$30,870 = **\$11,130 Positive Monthly Cash Inflow.**

#9.) CAPITAL INVESTMENT

The Capital Investment breakdown of \$12,000, as previously stated in the Experienced People and Time Management Section#2 of this fully developed PLAN, is as follows:

CAPITAL INVESTMENT

Based on the CASH FLOW AND PROJECTIONS, the CAPITAL INVESTMENT is \$12,000.

| | |
|---|-----------------|
| • New Laptop for National Training Program | \$ 650 |
| • New Copier | \$ 300 |
| • 3,000 printed 5x8 index (mailer) cards with postage | \$1,500 |
| • Aggressive daily YouTube advertising | \$3,000 |
| • Telephone Operator (outbound and inbound calling)** | \$3,000 |
| **Salary for 1 st 6 months...\$500/a month | |
| • New iPhone for telephone operator | \$ 500 |
| • New iPad mini for telephone operator | \$ 500 |
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| • New telephone for telephone operator | \$ 150 |
| • New photocopier for telephone operator | \$ 300 |
| • New Plantronics wireless headset for operator | \$ 150 |
| • New (2) magic jacks for operator | \$ 100 |
| • Miscellaneous and other office supplies & equipment | \$ 500 |
| • Travel, handout material and postage | \$ 700 |
| Total | \$12,000 |



A) Parameters:

- 1–Time Infusion of \$12,000.
- Targeted infusion to cover specific costs (see above).
- No Collateral required. Investor owns all office equipment (laptops, copiers, and phones) until payback of \$12,000 is made in full.
- \$12,000 Infusion to be made upon completion of a signed EXECUTED AGREEMENT.

B.) Payback of Investment

- **DIVIDEND:** 7% - monthly to Investor, initiates 90 to 120 days after initial infusion, (\$70 per month).
- **Each month:** In addition to the dividend payment, Investor gets paid \$1,000 per sale until \$12,000 amount (amount of total infusion), is paid in full. Thereafter, the Investor is paid \$500 per sale until he is paid \$50,000 total.
- **After \$12,000 is paid in full,** Investor is paid \$500 per sale. The dividend payment discontinues (is no longer paid) after the \$12,000 infusion is paid back.
- **Fran is initially paid \$1,000 per sale.** After Investor has been paid back \$12,000 Initial Infusion, Fran will be paid \$1,500 per sale.
- **After initial investment has been paid in full,** Fran reserves the right to utilize any excess profits as he deems appropriate.
- **Fran reserves the RIGHT OF FIRST ACCEPTANCE/REFUSAL,** to buy out Investor. (\$10,000 payment).
- **Fran retains 100% ownership** of the National Training Program after the Initial \$12,000 Infusion has been paid in full.



EXECUTION OF THE PLAN (PLAN #99)
PLAN FOR END-OF-LIFE INSURANCE
NATIONAL TRAINING PROGRAM
TERM SHEET

| | |
|--------------------------|---|
| CAPITAL INFUSION: | \$12,000 |
| ENTITY: | Business to be operated under Newly Formed LLC. |
| OWNERSHIP: | Percentage of ownership is based-upon the per sale payment to the Investor and Fran. Fran owns 100% of the National Training Program. For LLC purposes, ownership % will be determined by the <u>Accountant</u> . Payment to the Investor is determined by a per sale Agreement. |
| PAY-BACK: | Investor is paid \$70 per month (considered as a dividend) until \$12,000 infusion is paid back in full. The Investor will also be paid \$1,000 per sale, until the \$12,000 initial infusion is paid in full. Thereafter, the Investor will be paid \$500 per sale, until he/she receives \$50,000. At that time, if the Investor chooses to Invest additional Capital (in an amount <u>in excess of</u> his initial \$12,000 infusion) Fran and the Investor will re-continue the same initial payment structure. If the Investor chooses not to invest more Capital, Fran reserves the right to buyout the Investor for \$10,000. For LLC purposes, Fran owns 100% of the National Training Program. |
| DIVIDEND: | 7% dividend payable monthly to Investor, 90 to 120 days after Initial Infusion (\$70 per month). |
| FRAN PAY: | Fran is paid \$1,000 per sale. After the Initial \$12,000 Infusion is paid in full, Fran is paid \$1,500 per sale. |

ONGOING: After initial investment has been paid in full, Fran reserves the right to utilize any excess profits as he deems appropriate.

Fran reserves the RIGHT OF FIRST ACCEPTANCE/REFUSAL, to buyout Investor (based on \$50,000 total payment to the Investor ... for \$10,000).

COLLATERAL: There is no collateral. The office equipment (laptops, phones, copiers) are understood to be the property of the Investor until the \$12,000 Initial Infusion is paid in full.

COVENANTS:

- a.) Fran and Investor speak once a week or as needed.
- b.) Fran reserves the right for acceptance/refusal when/if the Investor wants to sell his share and/or increase his Income-stream OR make an additional infusion of Capital, as warranted.
- c.) Fran manages the everyday activities of the company.
- d.) Investor may interface with Fran or Rose at any time.

PARAMETERS:

- a.) 1-Time Infusion of \$12,000.
- b.) Targeted infusion to cover specific costs (see list of targeted costs to be covered by the Initial Infusion stipulated in Section #9 – CAPITAL INVESTMENT, of this fully Developed Plan).
- c.) \$12,000 Infusion to be made upon completion of a signed EXECUTED AGREEMENT.

Investment Made: _____

DATE: _____

Fran Bauer
DBA – End-of-Life National Training Program

(Investor)