FCS LifeExpress

brought to you by:



and First Resource Group, Ltd.

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New Strategies In Delivering Disability Income Protection...



What Is It...?

- **FCS** LifeExpress is designed as an alternative disability insurance distribution system.
- It's a <u>simple</u>, <u>easy</u>, <u>and efficient</u> way to provide disability insurance to Farm Credit Services customers.
- The goal is to provide <u>another option</u> for Associations to meet the total needs of the client. This will create protection for their loans, stronger relationships with those customers, and create fee income for the Association.
- This partnership allows the Association to participate, while allowing the staff and loan officers *time to focus on their core business*.

Why LifeExpress...?



The Result For Your Customers...

- **Total Needs Planning**: "We evaluate income vs. monthly obligations to tailor a disability plan for their situation."
- Customers get comparison quotes with multiple carriers, finding the best price and value for their situation.
- The right product for the right person.

The Result For You...

- Entire disability insurance sales process is easier; less work for the Association, with only one licensed insurance staff member required.
 Less resistance from staff in offering disability insurance.
- This reduces the time and expense involved in Licensing, Continuing Education, and E&O Insurance for numerous agents.
- Increased penetration and higher closing ratios, this creates a well protected portfolio, thereby improving the credit quality of the portfolio.
- Association can focus on core business while the professional staff at First Resource Group takes care of your clients' disability insurance needs.

How Does It Work...?

- 1. Association staff identifies interest and discusses disability insurance with client. The Association distributes the FCS *LifeExpress* brochure and explains that someone from First Resource Group will be contacting them.
- 2. You send us an "Insurance Request Form" via fax, email, or from our website: www.firstresourcegroup.com. It gives us information about your customer, so that we can start to analyze what product may be best for them. (The LifeExpress case manager may contact you to get more details about your customer.)
- 3. The <u>rest</u> is up to us! We will contact the customer and conduct a Needs Analysis if they would like. We will see the process through to completion.
- 4. A weekly report will be sent to the designated Point Person outlining the status of all insurance requests.

FCS LifeExpress Flow Chart

FRG Manages: Sends copy to Point Person **FCS Staff Completes** Insurance Request Form Premium Collection Commissions Transmits to FRG VIA FAX to Data Service Issues 651-636-6886 or via email to lifeexpress@firstresourcegroup.com **Gives Customer FCS** LifeExpress Brochure FCS LifeExpress Case Manager: Interviews customer FCS LifeExpress Case Manager Discovers goals Completes application Reviews health status •Orders underwriting requirements Creates customer spreadsheet •Sends FCS LifeExpress kit to •Reviews results with customer applicant for signature Manages case to issue Mails or emails informational pack to customer for review and consideration

Case Manager emails Point Person when policy is issued to share delivery method and obtain booking date, CIF, Loan #, Loan Officer Code, Office Code, and Loan Amount

With FCS *LifeExpress*, you have a partner you can depend on.



Let us be your FIRST RESOURCE

for disability insurance solutions.