


# *FCS LifeExpress*

*brought to you by:*

**AgriBank**   
F C B

*and* **First Resource Group, Ltd.**

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# *New Strategies In Delivering Life Insurance....*



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# *What Is It...?*

- FCS LifeExpress is designed as an alternative life insurance distribution system.
  - It's a simple, easy, and efficient way to provide life insurance to Farm Credit Services customers.
  - The goal is to provide another option 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.
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Why *LifeExpress...*?

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# *The Result For Your Customers...*

- **Total Needs Planning:** A Needs Analysis provided upon request.
  - **Provides Association customers several options** to protect the loan and the client; (Alliance with FRG provides access to products in the areas of Term Life, Universal Life, Survivorship, and more...).
  - Customers get **comparison quotes** with multiple carriers, finding the **best price** and **value** for their situation.
  - The **right product for the right person** - (First Resource Group provides assistance with Buy-Sell agreements, Farm Transition Planning, over the loan amount policies, etc.).
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# *The Result For You...*

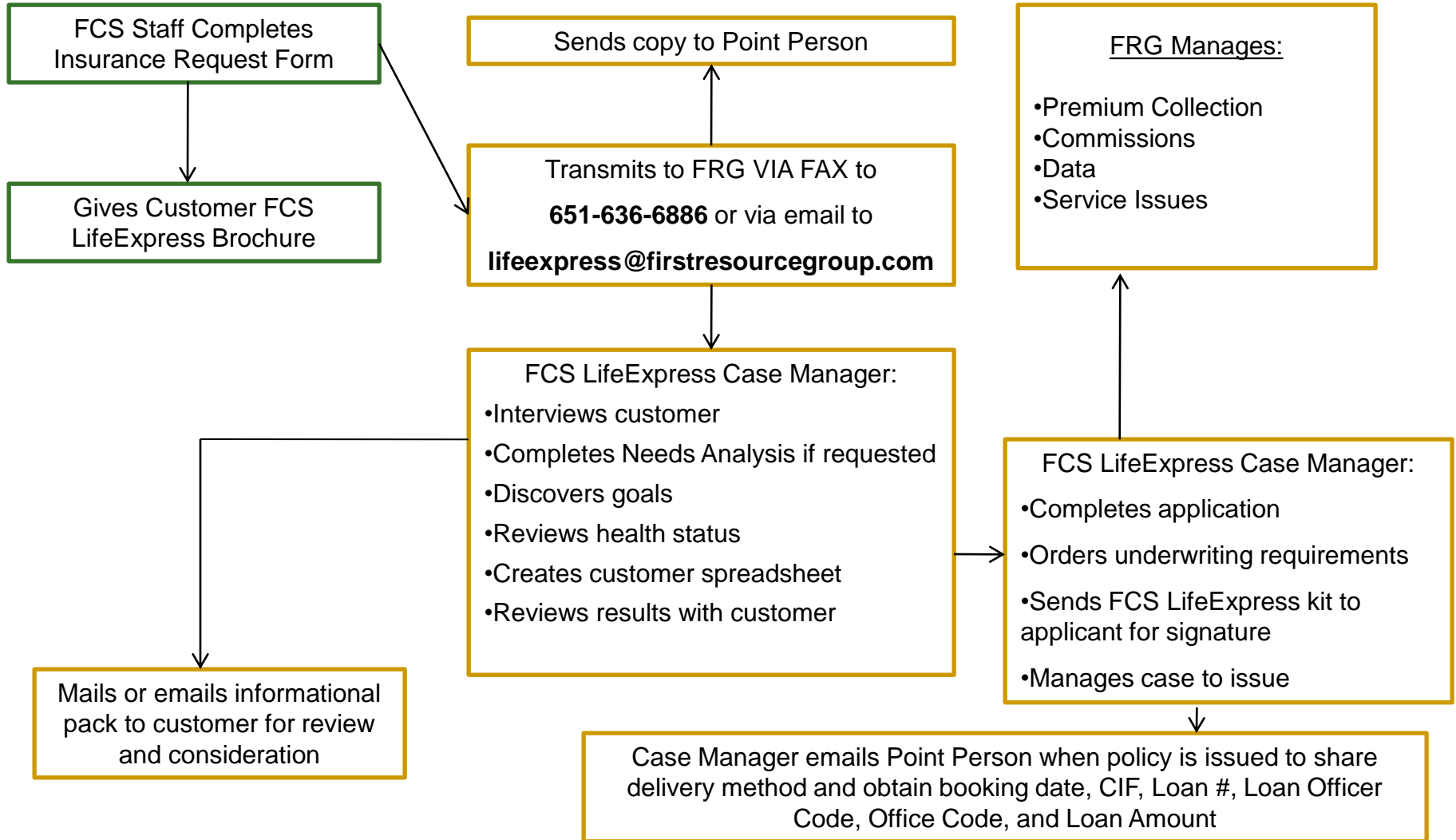
- Entire **life insurance sales process is easier**; less work for the Association, with only one licensed insurance staff member required. **Less resistance** from staff in offering life insurance.
  - This **reduces the time and expense** involved in Licensing, Continuing Education, and E&O Insurance 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' life insurance needs.**
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# *How Does It Work...?*

1. Association staff identifies interest and discusses life 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](http://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 **rest** 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 **bi-weekly report** will be sent to the designated Point Person outlining the status of all insurance requests.
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# FCS LifeExpress Flow Chart





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



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Let us be your  
**FIRST RESOURCE**  
for **life insurance solutions.**