

Integrated Planning Strategies (IPS)

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Section 1: Integrated Planning Strategies Introduction

Developing a client base is one of the most important aspects of our business. We are constantly looking for a way to have access to new clients. Integrated Planning Strategies (IPS) will help you gain access to new clients by calling on business owners offering value-added services to their employees. By offering educational workshops on employee benefits and other financial topics, you will help the business owner communicate the value of their benefit programs to their employees.

Developing long-term relationships with business owners also allows you the opportunity to not only provide financial services to the business, but also allows access to the employees working at the business. The IPS program will help position you as the financial expert they can rely on for all of their financial planning needs.

Kansas City Life Insurance Company has the sales tools to help agents penetrate the business market. Integrated Planning Strategies provides a proven system for accessing these markets. The IPS system includes several educational workshops, pre-approach marketing pieces, meeting agendas, and a Personal Financial Organizer designed to help clients coordinate their financial life.

At Kansas City Life, we provide our agents with the tools they need to position themselves as key partners with employers across the country.

The Marketing Process

Any successful business marketing program requires a detailed planning process. Below are six key steps that top industry agents use to gain new worksite clients.

Step 1. Prospecting:

- Existing clients and business owners
- 401(k) clients
- Property & Casualty Strategic Alliance (Commercial clients)
- CPA and Accounting Firms Strategic Alliance (Business clients)
- School districts
- Chamber of Commerce directory
- Church directory

Step 2. Pre-Approach to Employers:

- Send letter/email about IPS to existing clients
- Send letter/email about IPS to prospective clients
- Make follow-up calls to employers to schedule appointments
- Provide IPS brochure with any of the above letters

Step 3. Meeting with Employer:

- Give overview of IPS, the purpose and services provided
 - o Provide a sample of the educational workshop outline and the individual consultation agenda
 - o Provide samples of the Personal Financial Organizer (Form 1557)

Step 4. IPS set-up with Employer:

- Schedule educational workshops with employees
 - o The location of the meeting is critical to success
 - o Time of meeting – usually during work or lunch hours
 - o Frequency of meetings – at least quarterly
- Obtain permission from the employer to send a personalized email announcement message to employees
- Provide the employer with the IPS Meeting Poster (Form 1529)

Step 5. Providing IPS service to Employees:

- Make sure that the employer has posted the IPS Educational Workshop Poster (Form 1529) in high employee traffic areas such as break rooms, lunch rooms or elevators announcing when the workshop will take place.
- Conduct educational workshops on-site:
 - Employees complete evaluation forms from the workshop.
 - Employees sign-up for financial review.
- For those employees that sign up for individual consultations, give them the Personal Financial Organizer. Encourage the employee to add their personal information into the binder before meeting with you.
- If your agency has a newsletter, add all employees to your mailing list regardless of their attendance at this meeting.

Step 6. Ongoing Support:

- Continue to repeat cycle of workshops, adding new clients to the process.
- Meet quarterly with employers to review changes in their business and workforce. Also, remember to meet regularly with your new clients secured from these meetings.
- Position yourself as a key resource to this group by offering additional services such as life and disability, policy review, long-term care planning and investment services.
- Ask for feedback on your performance. If the employer has seen value in your services, ask for referrals to other contacts the employer or employee may have.

My Annual IPS Marketing Plan

Questions to consider for the development of My Annual IPS Marketing Plan

1. How much business (NAFYC) do I want to do? _____ Life _____ Annuity
2. How many sales do I want to make? _____ Life _____ Annuity
3. How many employee consultations do I want to conduct? _____
4. What is my average case size goal? _____
5. How many educational workshops do I need to conduct? _____
6. How many consultations can I schedule in a week? _____
7. Where will I hold the consultations? _____
8. How many leads do I need? _____
9. Will I purchase leads, use in-force marketing, strategic alliances or a combination?

10. What parts of the IPS process will I personally do? Who will do the steps?

IPS Process	Who will do this step?
Lead Generation/Prospects/Alliances	
Employer Presentation	
Employee Workshop	
Individual Consultation	
Solution Steps (Case Development)	
Selling Interview/Close	
Annual Review	

11. How am I structuring my time to do this? _____

12. How many days a week will I work IPS? _____
13. What skills/resources/tools do I need that I don't have or want to get proficient in?
 - a. _____
 - b. _____
 - c. _____
 - d. _____
 - e. _____

Section 2: Prospecting

IPS has been designed to help you enhance your prospecting techniques in approaching businesses. As with any prospect, gaining the trust of the business owner is key to a successful IPS campaign. To build your skills with this program, you should target your current business clients to jump start your Business sales.

One of the difficulties in expanding your business clientele is working with new clients, or with “cold leads.” To assist you with this, we have included prospecting tools to help you penetrate this lucrative market. These tools included:

- Answers to objections: Common questions and answers about the IPS process.
- Phone Script 1: Sample phone script; assumes letter or email has been sent in advanced.
- Phone Script 2: Sample phone script; assumes business has not received the IPS materials.
- Sample Business Letter 1 & 2: Sample letter to businesses designed to generate interest in IPS.
- Sample Business Email: Sample email to businesses designed to generate interest in IPS.

Answers to Objections

What is Integrated Planning Strategies?

Integrated Planning Strategies is an educational program designed to help employees better understand what benefits are provided to them. We offer workshops to your employees on relevant financial topics usually reserved for individual clients of financial advisors. I would be happy to show you how this service could be of value to you.

Would (day) at (time) or would (day) at (time) be better?

How much does it cost?

Integrated Planning Strategies is available to you at no cost! When we meet, you will see the true value of the program and how it can benefit you and your employees. When can we get together to discuss this free educational service?

Would (day) at (time) or would (day) at (time) be better?

I have to talk to my partner/supervisor.

That's fine. In fact, I would like to meet with both of you so that I can answer all of your questions at the same time.

Would (day) at (time) or would (day) at (time) be better?

I'm not interested right now.

I can appreciate that because you have not seen the program and how it can work for you on a no-cost basis. That is the reason for my call – to arrange a 20-minute interview to show you the benefits on the program.

Would (day) at (time) or would (day) at (time) be better?

I'm too busy.

I can appreciate that you are busy, that's exactly why I phoned. Our company can provide you with a service that is prompt and cost-effective. Integrated Planning Strategies can save you time and money in educating your employees. The program will only take 20 minutes to explain. I'll leave within that time unless you ask me to stay longer.

Would (day) at (time) or would (day) at (time) be better?

Just send a sample in the mail.

I will be happy to. However, this is a personalized program and tends to raise important questions about your individual situation. I will only take 20 minutes to explain our Integrated Planning Strategies program. I'm sure you will find it worth your while.

Would (day) at (time) or would (day) at (time) be better?

I'm not interested in more insurance.

Integrated Planning Strategies is not an insurance program. It is simply a way to effectively communicate to your employees what benefits they have and provide them with the knowledge they need to prepare for their own financial future.

Would (day) at (time) or would (day) at (time) be better?

Phone Script to Employers #1:

Hello (Employer Contact). My name is: _____ with Kansas City Life Insurance Company.

The reason for my call today is regarding the letter and introduction piece I mailed you on (date).

The letter was about Integrated Planning Strategies – an education and communication program designed to help your employees truly understand the benefits you are already providing so they can begin to prepare for their own financial future. Integrated Planning Strategies is a service that is available to you as an employer at no cost.

I have some time on (day) at (time) or would (day) at (time) be better?

Phone Script to Employers #2:

Hello (Employer Contact). My name is: ____ and I lead a program for community businesses designed to solve some common problems businesses encounter.

It's called Integrated Planning Strategies, and I've sent some information to you. Have you received the mailings I've sent you about the program?

I just had a few questions for you; we're doing our best to attract businesses to participate in this. If it was provided at no cost, would your business be open to providing enrichment programs to your employees?

Answer NO – Let me ask you this: Do you provide benefits to your company? (List probable benefits) Is financial planning a benefit you've ever considered providing your employees?

Answer is YES – Our program addresses common concerns such as employee retention, productivity, employer appreciation and we do this by educating the employee on basic financial topics. In your opinion, do you feel your employees could benefit from greater financial understanding?

Did you know studies show that one-third of your workforce is less productive at work due to personal financial problems?

If I could get 20 minutes of your time, I'd like to show you the pieces of the program so we could see if it would work at your business.

Can we meet on (day) at (time) or would (day) at (time) to discuss the program for 20 minutes?

SAMPLE Business Letter #1

This sample letter can be customized and used on your letterhead.

(Date)

(Employer Name)

(Attn: Name)

(Address)

(City, State, Zip)

Dear (Name):

Do you:

- Provide benefits to your employees?
- Sense many employees don't understand these benefits?
- Feel employees need to take an active role in financially preparing for the future?
- Want a way to increase participation in your company's retirement plan?

If your answer is "yes" to any of these questions, don't feel alone. They are generally considered among the more pressing issues in the workplace today.

Integrated Planning Strategies addresses these issues through an approach that requires no company expense. The enclosed brochure explains a little more about IPS and how it works.

I will call in a few days to answer any questions you may have and to find a convenient time for us to meet. Please also feel free to call me today for a faster response. I look forward to meeting you and explaining more about IPS.

Sincerely,

(Name, Title)

SAMPLE BUSINESS LETTER #2

(Date)

(Employer Name)

(Attn: Name)

(Address)

(City, State, Zip)

Dear (Name):

Kansas City Life Insurance Company has found the key to helping your employees understand their company-provided benefits.

We are pleased to present ***Integrated Planning Strategies***, a program designed to educate your employees about the existing benefits package you provide. It will show employees exactly what you are providing and offer multiple educational workshops on current, relevant financial topics. The program also ensures they are taking full advantage of the benefits you now offer. IPS goes a long way to help instill further employee loyalty to your company. Perhaps most importantly, this program is available to you free of charge.

Please expect my call in the near future to schedule an appointment. I would appreciate the opportunity to show you precisely how your employees will benefit from this valuable program.

Sincerely,

(Name, Title)

SAMPLE BUSINESS EMAIL

Agency Name
Agency Address
Agency Phone No.
Agency Fax No.

Do you:

- Provide benefits to your employees?
- Sense many employees don't understand these benefits?
- Feel employees need to take an active role in financially preparing for the future?
- Want a way to increase participation in your company's retirement plan?

If your answer is "Yes" to any of these questions, don't feel alone. They are generally considered among the more pressing issues in the workplace today.

Integrated Planning Strategies addresses these issues through an approach that requires no company expense. The attached brochure explains a little more about IPS and how it works.

I will call in a few days to answer any questions you may have and to find a convenient time for us to meet. Please also feel free to call me today for a faster response.

Sincerely,

(Name, Title)

Prospecting/Marketing Tools

The following prospecting and marketing tools can be ordered through the Supply Department, at ext. 8247 or supply@kclife.com.



IPS Brochure (Form 1521) is used as a prospecting tool or can be used as a leave behind after the Employer Presentation.



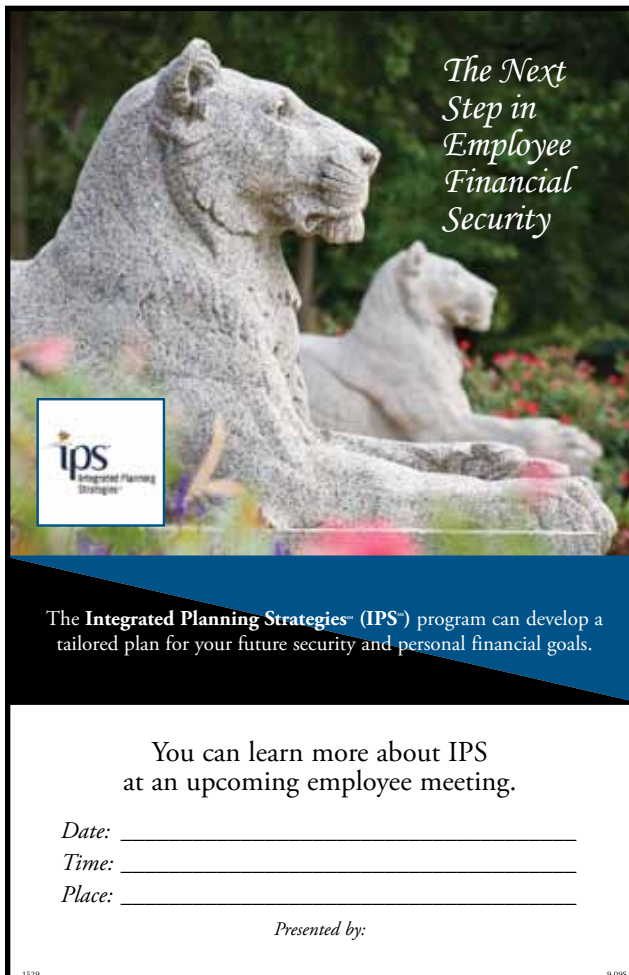
IPS Employee Seminar Brochure (Form 1530) is a great piece to include in the prospects mailing, employer presentation folder and/or in the employee educational workshop folder.

Tools to Promote IPS Educational Workshop to Employees

The following prospecting and marketing tools can be ordered through the Supply Department, at ext. 8247 or supply@kclife.com.



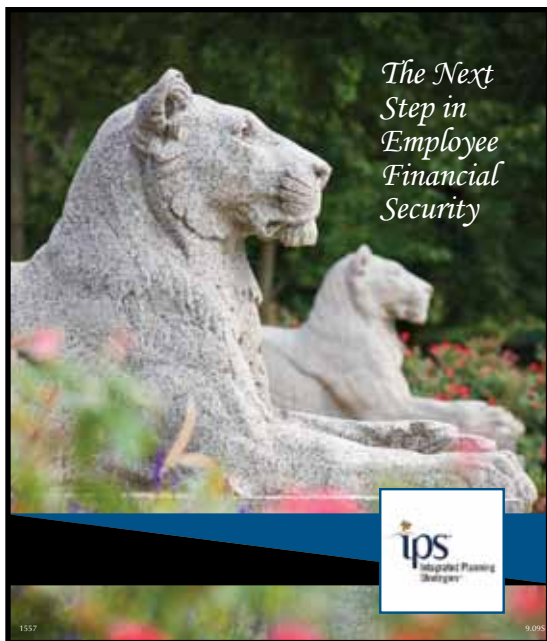
IPS Meeting Stuffer (Form 1531) is used to promote the IPS Educational Workshops to the employees. Ask the employer if he or she would consider including this piece(s) in the employees' paychecks.



IPS Poster (Form 1529) is another way to promote the IPS Educational Workshops by giving them to the employer to hang in the break rooms, lunch rooms and elevators.

Tools to Promote IPS Educational Workshop to Employees continued

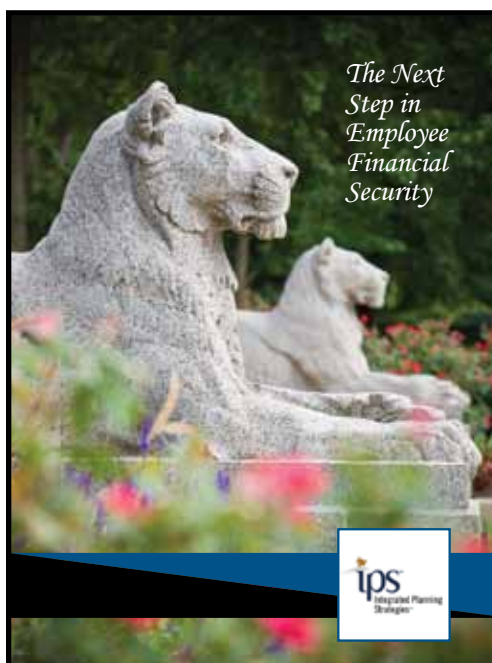
The following prospecting and marketing tools can be ordered through the Supply Department, at ext. 8247 or supply@kclife.com.



Personal Financial Organizer (Form 1557) is a comprehensive data-gathering tool that has been designed for use during the personal consultation portion of a client interview. Contents have been designed to fit in a 2-inch binder.



IPS Meeting Brochure (Form 1531A) is used to promote the IPS Educational Workshops to the employees. Ask the employer if he or she will include this piece(s) in the employees' inter-office mail.



IPS Presentation Disk (Form 1542) contains the four Compliance-approved PowerPoint presentations that can be used during the IPS Educational Workshops.

Pocket Folder (Form 722) is a pocket folder that can be used to hold presentation materials.

Section 3: Employer Presentation

This section includes:

- Overview of Employer Presentation Phase
- Agent's Tools to Prepare for Employer Presentation
- Employer Presentation Folder Content
- Thank you and Follow-up with the Employer

Overview of the Employer Presentation Phase

After successful prospecting, the next phase of the IPS process is the employer presentation, or the initial meeting with the business prospect to discuss the IPS Program. This is easily the most crucial phase of the process. The business prospect holds the key to reaching employees within the organization. The relationship established with the prospect goes a long way toward dictating how smoothly the IPS program is implemented.

Before conducting an employer presentation, make sure you have a firm grasp of what services you will be providing throughout the IPS process. Some questions to ask yourself are:

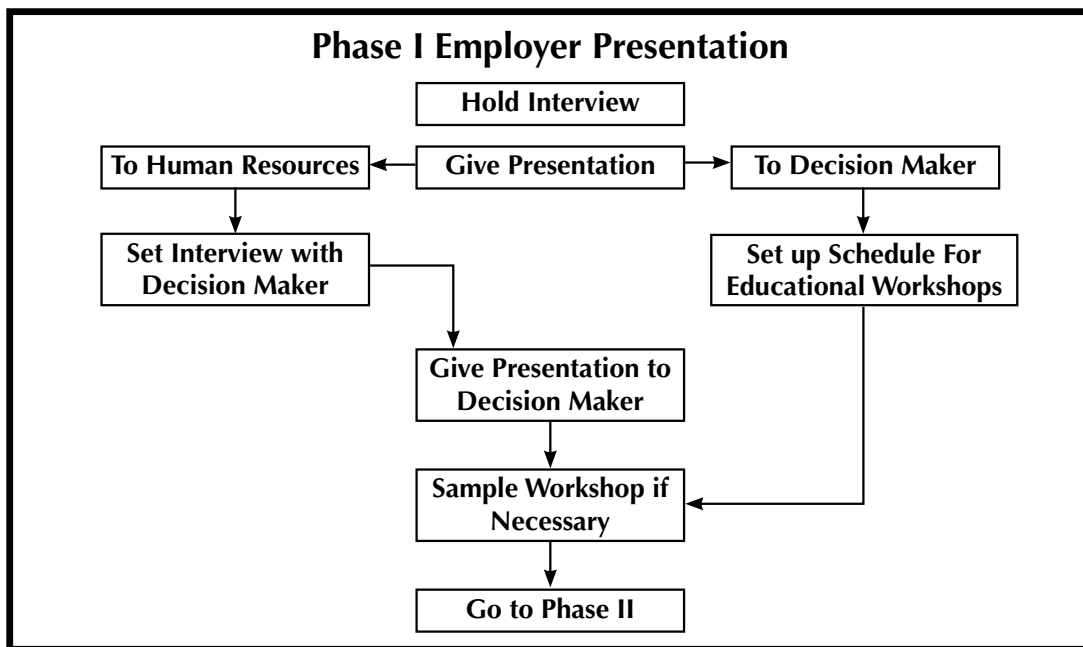
- What products will you offer to the employer, if any?
- What topics are you comfortable presenting in the IPS Educational Workshops?
- What services or products are you providing to individual employees?
- What subjects will you offer advice on? Life Insurance? Disability Insurance? Investments?
- Why is it in an employee's best interest to meet with you?

Figure 3-1: The first page of this section shows a flow chart of the employer presentation. The ultimate goal of the employer presentation is to meet with the key decision maker in the business and convince him or her to agree to sponsor an IPS Educational Workshop. In this section there are various examples of tools you can use to help reach this goal. Some agents, especially those who have a good relationship with the decision maker, can arrange an educational workshop without bringing a pen to the meeting. Others may find some of the tools are handy for demonstrating to the decision maker what IPS is and how it can help their employees.

Finally, it is important to note that an employer presentation may not always take place with the decision maker. This is especially true when obtaining

an appointment through cold calls. Known as the gatekeeper, this person is often a human resources representative and must often get permission to proceed with a project such as IPS. In these situations, the aim of the interview is to get an appointment with the decision maker. It is not advisable to let a gatekeeper who likes the IPS program pitch the program to the decision maker on his or her own. The gatekeeper may not have the knowledge or enthusiasm to convince the business owner to see you. Instead, after you have left a favorable impression of the IPS program with the gatekeeper, make a firm effort to schedule an appointment with the decision maker to make a presentation.

Figure 3-1



Agent’s Tools to Prepare for the Employer Presentation

The following are examples of tools to help you organize your IPS activities with the employers.

- Employer Interview Checklist: Use this checklist to ensure you included all necessary materials for your meeting.
- Employer Presentation Data Sheet: This data sheet quickly summarizes critical elements of a business while conducting an employer presentation. It’s also helpful for agents who like keeping track of trends in their business.

Employer Interview Checklist

- IPS Brochures
- Sample Workshop Handout
- Computer (battery full, mouse works)
- Business cards
- Personal calendar
- Good pen

IPS EMPLOYER PRESENTATION DATA SHEET

Name of business: _____ Type of business: _____

Date of appointment: _____ Time of appointment: _____ a.m./p.m.

Business address: _____

City: _____ State: _____ Zip: _____

Number of Employees: _____ Industry: _____ Union: Y / N

Name of Contact: _____ Position: _____

Is the contact person the decision maker: Y / N

Benefits offered by employer:

Health Dental MSA Long-term disability Short-term disability

Supplemental Life Group Life Simple IRA 401(k) 403(b) SEP

Other: _____ Other: _____

Quality of lead: Excellent Fair Poor

Outcome of lead: IPS accepted IPS possible Not a candidate for IPS

If lead is not a candidate for IPS, what is the reason?: _____

Comments: _____

Employer Presentation Folder Content

When conducting the employer presentation, you may find it useful to provide the decision maker with a folder or handout containing information about the IPS process. Not only does this give the decision maker something tangible to put his or her hands on, it also provides something to refer back to during subsequent meetings. These handouts are provided to give you ideas and examples of what you might do.

In addition to the examples provided below, some information about you and/or your firm, the IPS marketing materials, and the Personal Financial Organizer are excellent handouts to provide your contact. Examples of these materials can be found in "Section 5: Individual Consultation." These forms can also be ordered through Kansas City Life's Supply Department at supply@kclife.com, ext. 8247.

Included in the folder are:

- Workshop Feedback Form: Example of form given to employees after a workshop to show what information you've collected.
- Integrated Planning Strategies Employee Interest Survey: Occasionally, a decision maker will not commit to IPS without gauging interest from employees first. This survey is designed to be given to the employer for distribution to his or her employees. This form should be modified to only include questions covering services you intend to provide. **Note:** This survey is a last resort. Always try to get the decision maker to commit before introducing this option.



WORKSHOP EVALUATION FORM

Date: _____ Employer name: _____

Workshop topic presented: _____

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone (daytime): (____) _____ Phone (evening): (____) _____

Email address: _____

Notes: _____

How did we do? Your comments are important.

Was the information helpful and clearly presented? (Circle below)

Grade: A+ A B C D F

Would you like to be contacted by a Registered Representative* to schedule a complimentary consultation?

YES NO

If yes, please check preferred contact and best time to call: Daytime phone Evening phone

Time: _____ a.m./p.m.

I am interested in the following (please check)

- Financial analysis Mutual funds Life insurance College funding
- Retirement planning Other: _____

Kansas City Life Insurance Company
3520 Broadway, Kansas City, MO 64111
816-753-7000

*Securities offered by Registered Representative and distributed through Sunset Financial Services, Inc.
3520 Broadway, Kansas City, MO 64111
816-753-7000 (Home Office)
Member FINRA, SIPC

Employee Interest Survey

Please answer Yes or No to the following questions.

1. Would additional information about your company benefits be beneficial? Yes No
2. Do you want to save and accumulate more of your money? Yes No
3. Have you ever wanted to learn more about basic saving and investment strategies? Yes No
4. Would you like more assistance with your retirement plans, accumulation goals or other financial issues? Yes No
5. Would you use the services of a financial professional if your company provided one free of charge? Yes No

Please indicate your level of interest towards the following topics.

Basic strategies on saving and accumulating	Low	Medium	High
Taking advantage of tax reduction strategies	Low	Medium	High
Strategies to build personal wealth	Low	Medium	High
Preparing for your retirement years	Low	Medium	High

Thank You and Follow-up with the Employer

It is important to follow-up with the employer either through phone or email. It's a good way to remind them of the services you provide.

Included in this section are:

- Sample Thank You Letter: A good way to follow-up after an employer presentation is to send a letter, even if the employer is undecided.
- Sample Follow-up Email: Send this email to an IPS Business client after the employer presentation. Even after accepting the IPS Program, the employer may not have completely digested his or her responsibilities after the first meeting. This email is a reminder of the IPS program.



(Agency Letterhead)

(Date)

Name
Company
Street Address
City, State Zip

Dear Name,

I would like to thank you for the opportunity to meet with you and Brenda today. Bob and I had a great time and I hope we answered your questions about Integrated Planning Strategies.

I have enclosed the most recent publication of Kansas City Life Insurance Company's Annual Report so you may have a better understanding of the variety of services we can provide your employees. We realize that the strength of our company will lend security to your decision-making process.

I will be certain to check back with you at the end of the second week of September. Please feel free to contact us earlier with additional questions or concerns.

Thanks again,

Agent Name
Agent Title

Sample Follow-up Email

Dear (Employer Contact)

To give you a complete picture of our involvement, I am providing you with a brief outline of how our program will be interacting with your business from two different perspectives: yours and the average employee.

IPS Process: Your Perspective (or designated liaison)

- Schedule educational workshop times
- Attend scheduled educational workshops (assuming you wish to attend)
- Approve scheduled times for individual consultations if held during work hours

IPS Process: Average Employees Perspective

- Attend a 15- to 30-minute educational workshop, (Employer defines duration and subject of workshop)
- If interested, employees can meet one-on-one with the advisor. This phase generally requires two meetings: one to gather information, the second to present a plan. Each meeting lasts 30 to 60 minutes, depending on complexity of the case.

Please let me know if you have any questions or concerns regarding the program. I am here to ensure this program adds value to your business and employees.

Sincerely,

(Agent Name)

Section 4: Employee Educational Workshops

This section includes:

- Agent's Guide to Educational Workshop Phase
- Educational Workshop Tools
- Handouts for Attendees

Educational Workshop Phase

The purpose of the educational workshop is to establish yourself as a competent, trustworthy and easily accessible resource. The ultimate aim of the workshop is to convince the audience members to meet with you on an individual basis. This is not a sales pitch. You are there to offer education on a relevant financial topic.

A good workshop requires thorough planning. This section will help you prepare and present this workshop. It includes tips for planning, presenting the workshop and following-up with prospects.

Preparation for the Educational Workshop

Determine with the employer what kind of audience you will have.

- Will the educational workshop be for everyone?
- Will different workshops be offered for different departments?
- Will the workshop be primarily for upper management?

Once you have decided who the audience will be and have agreed on the appropriate workshop topic for that audience, you must promote the workshop. This can be done through inter-office mail, direct mail, corporate email and posters in high-traffic areas. These materials were discussed in Section 2 and can be ordered through Kansas City Life's Supply Department at supply@kclife.com, ext. 8247.

You should work closely with the employer in promoting the workshops. The more involvement the employer has in the promotion process, the higher attendance will be for the workshop. Enthusiasm for the workshop on the part of the employer is one of the most powerful factors affecting the success of the IPS process.

Consider Having Help

If possible, you may want to team up with another professional to co-sponsor and participate in the workshop. Having partners work with you in putting on your workshop will increase its value for your audience and decrease costs if you share expenses.

Have the Correct Equipment at Hand

If you are doing a PowerPoint presentation, you will need a laptop, a projector and a screen to display the image. If you are renting a facility to conduct the workshop, the projector and screen may be available.

Select the Time and Location of Your Educational Workshop

A good rule of thumb in selecting the time and place is that you should hold the workshop when and where it is convenient for your audience. The best time of day depends on the company you are working with. For example, many employers prefer lunchtime or early evening. The appropriate location for your workshop primarily depends on how convenient the location is, and how much you are willing and able to spend to secure a site. Here are some examples of common workshop locations:

- Company's place of business: This is the most convenient location, and there is no cost involved. It does require that you have your own equipment to conduct the workshop. **Note:** With the exception of this location, all other locations require extra effort on the part of the workshop attendees to get to the workshop location, which can adversely affect attendance. Any extra incentives you can provide to counter this effect should be heavily promoted. Common examples of incentives include refreshments, free gifts, door prizes or services.
- Hotel or motel meeting rooms: This may be the most attractive site, but also the most costly. Determine which times and days are less expensive. Check around for the best deal.
- Schools, churches, colleges, private clubs or public buildings: These locations may have less expensive meeting rooms than hotels.
- Your agency conference room: If you have one, this option may be the least expensive, but it is also the least neutral site for the workshop attendees.
- Restaurants: If you are conducting a workshop after hours so that spouses can attend, you may want to look at popular restaurants. Some establishments have a designated area where you can conduct a workshop. This cost will be more expensive because you may be providing a meal.

If renting a third-party site, check on the cost of refreshments. Refreshments served before or after the meeting is a good way for you to mingle with the audience. Conducting the workshop on the employee's lunch hour may be attractive to the employee if you can offer a lunch, or have the employees bring their lunch to the workshop. Also, determine the cost of renting audio/visual equipment at the site. If you choose to use your own equipment, make sure the room you will be using also has adequate electrical outlets, extension cords, etc.

Inviting the Employees

If you are mailing invitations directly to employee's residents, you need to mail them at least two weeks before the workshop date. Consider enclosing a stamped reply card for them to accept by mail. Follow-up with the employer by telephone before the workshop to confirm attendance and answer any questions they may have.

Presenting the Workshop

You will need to prepare an introduction and closing remarks for the workshop. The following tips can help you deliver the content of your workshop.

Workshop Introduction

Briefly explain the services you provide and the organization sponsoring the workshop, if applicable.

- Explain to the audience the objectives of your workshop. For example: "The purpose of our workshop today is to share with you some information on the importance of financial planning." Audience members are likely to have only a fuzzy idea of why they are attending the workshop, and any clarity you can provide early on will decrease their tension and improve your position.
- Briefly highlight the workshop's agenda. You may wish to provide participants with a folder containing brochures and other handouts that are related to the topic of the workshop. These handouts should be general and non-product specific. You may also want to include some notepaper and a pen.
- State that you will only be contacting those people who request individual consultations. Unsolicited contact may be seen as a breach of trust on the part of the employer or the employees.
- Encourage the attendees to ask questions throughout the presentation. If you hold all questions for the end, some workshop attendees might leave and not hear your answers.

Workshop Closing

- During your close, reinforce your earlier promise. Encourage attendees to participate in an individual consultation, and remind them to initiate an appointment by signing the evaluation form. Remind the audience you will only contact them if they have requested a consultation.
- Allow time for your audience to complete the Workshop Evaluation. Remember that the evaluation will tell you if the participant is interested in obtaining more information or wants a personal appointment.
- Ask for referrals to future workshops you are scheduling. The referral section on the evaluation form is a useful way to prospect for new clients.
- Conclude the workshop by repeating your basic theme – that there are solutions to their financial concerns and you are available to help find those solutions.
- Invite the audience to stay for refreshments. Refreshments before or after the workshop give attendees a chance to talk to you.
- Follow-up after the workshop. You may wish to send each attendee a handwritten thank you.

Conclusion

You should plan a series of educational workshops. Position yourself as the expert by continuing to be visible to your target audience.

Workshop Tools

This section contains examples of tools you may find useful in preparing, conducting and documenting the workshop phase of IPS.

In addition to the sample forms in this section, the IPS Data Disk contains various PowerPoint presentations with full scripts. Keep in mind, however, that no changes can be made to these presentations without compliance review and approval.

This section includes:

- Twenty four Proven Presentation Principles – Brush up on your public speaking skills!
- IPS Presenter Evaluation – The evaluation form is intended for a workshop presenter to be rated by a peer, such as a co-presenter, partner or assistant. It is provided to aid you in your own personal development.
- IPS Workshop Construction Plan – Helps you design a workshop plan for your business client.
- Workshop Requirements Checklist – Shows a checklist of materials you should bring to the presentation, as well as background information on your presentation room and presentation partners. Modify this list to prepare for the specific materials you will be using for your workshop.
- IPS Workshop Attendee Sheet – Use this form at the beginning of the workshop to document those who attended the workshop. Employers often request a record of this as well.
- Complimentary Consultation Sign-up Form – This is for attendees to register for individual consultations.
- Sample Thank You Letter – This letter is a good way to follow-up with workshop attendees who have indicated an interest in the individual consultation phase.

Twenty Four Proven Presentation Principles

1. **Build credibility.** This starts with preparation. Demonstrate a sincere interest in the audience and acknowledge their opinions.
2. **Convey your credibility.** Have your background information available on a printed brochure.
3. **Be well-mannered.** Watch your comments and behaviors no matter how comfortable you feel with the group! If you respect your audience, they will respect you.
4. **Simplify your suggestions.** Be brief and to the point. Be careful when simplifying not to talk down to your audience.
5. **Speak the audience's language.** Avoid industry jargon and acronyms.
6. **Speak authoritatively.** Speak a little louder and a lot clearer! Be enthusiastic. Look, speak and dress in terms of success.
7. **Speak at the audience's pace.** Leave time for questions.
8. **Read your audience.** It is your responsibility to make sure your audience understands what you are trying to convey. Ask questions that require specific feedback from the audience.
9. **Avoid overstatements.** It implies they are naïve. It can cause disbelief in what you say. Avoid the "I" syndrome, the "we" goes a lot further.
10. **Avoid dogmatic statements.** Use phrases such as "Others have found that..." instead of, "This is the only way to do this."
11. **Avoid confirming your own statements.** Watch comments like, "This is a true statement:" it may imply that some things you say are not true.
12. **Use repetition.** Repetition is key to ensuring your message is well received.
13. **Summarize strategically.** State the benefits or key points of your presentation – make sure you check for understanding.
14. **Watch out for quirks.** Avoid the "um's," pacing, rocking, clenching fists, hands in hair, over-expressive behaviors, distracting items in hand, standing in front of screen, etc.

- 15. Sound professional.** If you have a problem with your grammar, work on it! If you are working in a multi-regional area and have a heavy regional accent, you may want to work on your pronunciation.
- 16. Use audio visuals effectively.** Don't get in the habit of reading from your slides. Use them as a back-up to serve as emphasis for key points. Be aware of where you are standing. Try not to block your visual.
- 17. Set expectations.** Inform the participant what to expect from your workshop and the process you will use to deliver this information. You may find it appropriate to set guidelines on meeting room etiquette, such as turn off pagers and cell phones, etc. If the location of a workshop is outside the company, tell the attendees the location of restrooms.
- 18. Encourage participation.** Get your audience involved whenever possible. Ask questions to solicit feedback.
- 19. Be organized.** Have participant handouts and your materials in an organized place, and be sure participants have easy access to your materials.
- 20. Be the best.** Have confidence in yourself. Enjoy the knowledge that you know what you are doing and are delivering the best possible information to your audience.
- 21. Be on time.** In fact, strive to be early. This leaves time to manage any unexpected complications.
- 22. Watch your time.** Make sure you start and end the workshop on time, and take breaks when scheduled. Remember; never speak 90 minutes without taking a break.
- 23. Stick to the script.** The script has been specifically designed to lead you through the materials in a specific and logical sequence. If you realize you overlooked a point, just go back and say, "I neglected to mention" Don't be frustrated; even experienced presenters have missteps once in awhile. It's how well you recover that is important.
- 24. Enthusiasm is contagious.** Demonstrate excitement with positive, enthusiastic mannerisms and a tone of voice that makes the message exciting, enjoyable and convincing. Be excited that people want to know more about the information you are presenting.

Integrated Planning Strategies Custom Workshop Education Program

Company name: _____

Top three workshop topic priorities:

1. _____

2. _____

3. _____

Frequency of workshops: Weekly Monthly Quarterly

Best day of the week: _____

Best time of day: _____

Convenient location: _____

Room capacity: _____ Room layout: _____

Contact person for room arrangements: _____

Refreshments: No Yes _____

Provided by: _____

Contact person for refreshments: _____

Workshop promotion (Check all that apply):

Bulletin board poster Invitation mailed to employee's residents

Inter-office mail memos/fliers Website

Contact person for distribution of promotional materials (Name/Phone)

WORKSHOP SCHEDULE			
Date	Time	Workshop Topic	Location

Meeting Requirements Checklist

Date: _____	Attorney: _____
Presenter: _____	Topic: _____
Company: _____	Title: _____
Address _____	Phone: _____

Meeting date: _____	Time: _____
Location: _____	
Coordinator: _____	Phone: _____

- Small lapel or lavalier microphone
- Table (small) for speaker's notes (front of room)
- Table for display purposes (back of room)
- Name Cards to be placed in front of each participant (optional)
- Speakers for audio
- VHS video player/monitor
- Easel with flip chart
- Markers
- Rheostat lighting (if possible)
- High density overhead
- Overhead projector
- LCD panel/power projector

Meeting Room Set Up

Classroom
 U-shaped
 Other _____

Integrated Planning Strategies – Your Personal Strategy for an Independent Tomorrow

IPS Presenter Evaluation

This Presenter Evaluation is to assist you with the professional delivery of your presentation. It is also a non-threatening way to deliver feedback to your co-presenters or personally accept feedback. We suggest you rehearse your presentation before presenting in front of a live group. In this case, this might serve as your own checklist. We might also suggest you ask a non-biased third party, (maybe your admin, peers from your firm or even a spouse) to observe and complete this after your practice presentation.

Name of Presenter: _____

Name of Co-Presenter: _____

Name of Seminar: _____

Number of Attendees: _____

The Presenter :

Please rate each question by circling the appropriate rating:

1 Strongly Agree 2 Agree 3 Disagree 4 Strongly disagree

- 1 2 3 4 Was well prepared
- 1 2 3 4 Spoke clearly, loudly and distinctly
- 1 2 3 4 Did not have any distracting habits
- 1 2 3 4 Did a good job of capturing the participants’ interest
- 1 2 3 4 Kept a good pace and kept participants’ attention
- 1 2 3 4 Started, stopped and gave breaks on time
- 1 2 3 4 Used slides to emphasize points versus read slides
- 1 2 3 4 Made good eye contact with the audience
- 1 2 3 4 Effectively explained the use of *The Participant Evaluation* form
- 1 2 3 4 Emphasized the complimentary meeting is confidential

The Audio Visual and Room:

- 1 2 3 4 Was in clear view for all the participants
- 1 2 3 4 No other distractions were present
- 1 2 3 4 The room was an appropriate temperature

Comments: _____

SAMPLE LETTER

(Date)

Jane Doe
1234 Main Street
Any town, ST 12345

Dear Mrs. Doe:

We would like to take this time to thank you for attending our workshop and we hope you enjoyed it.

This will serve as a confirmation of your appointment with (Agent Name).

Date: Jan. 24, 2011

Time: 1 p.m.

Location: Our office

Enclosed is a checklist of the materials you will need at the time of your appointment.

Please keep in mind we are asking you to fill out the checklist to make the best use of your time. Our attendees have found this to be a valuable tool.

PLEASE HAVE THESE ITEMS AVAILABLE AT THE TIME OF YOUR APPOINTMENT

- Your written out questions that came from the workshop
- Your free Personal Financial Organizer completed as much as possible
- Your trust or will (if you have one)

Please feel free to call us in advance with any questions that may arise. Directions to our office are enclosed.

Sincerely,

Agent Name

Handouts for Workshop Attendees

The previous section described the idea of a handout folder to give to workshop attendees as they participate in the workshop. This section contains additional materials that may be used as handouts for the attendees.

This section includes:

- IPS Workshop Feedback Form – This form allows the participant to grade the speaker’s presentation and to express interest in an individual consultation.
- IPS Workshop Feedback Form (Modified) – This is an example of how the above form can be modified to suit your own needs and preferences. It is an easy way to qualify potential leads.
- Acknowledgement, Disclosure and Release Form – This release form is given to workshop attendees before the workshop begins when the employer is concerned about liability issues. In these litigious times, some employers are worried that an employee who receives poor advice from a third party will blame the employer. This document serves to both calm the employer’s concerns and to educate the employees on the independence between you and the employer.
- Document Checklist – For those who sign-up for Individual Consultations, this page is a homework sheet for the prospective client to help them prepare for their first meeting with you. It is a list of important documents they should bring so you can properly review their situation and recommend sound advice to your client.



WORKSHOP EVALUATION FORM

Date: _____ Employer name: _____

Workshop topic presented: _____

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone (daytime): (____) _____ Phone (evening): (____) _____

Email address: _____

Notes: _____

How did we do? Your comments are important.

Was the information helpful and clearly presented? (Circle below)

Grade: A+ A B C D F

Would you like to be contacted by a Registered Representative* to schedule a complimentary consultation?

YES NO

If yes, please check preferred contact and best time to call: Daytime Phone Evening Phone

Time: _____ a.m./p.m.

I am interested in the following (please check)

Financial analysis Mutual funds Life insurance College funding
 Retirement planning Other: _____

Kansas City Life Insurance Company
3520 Broadway, Kansas City, MO 64111
816-753-7000

*Securities offered by Registered Representative and distributed through Sunset Financial Services, Inc.
3520 Broadway, Kansas City, MO 64111
816-753-7000 (Home Office)
Member FINRA, SIPC

Workshop Feedback Form (Modified)

Name: _____ Date: _____

I Fall Into One of the Following Categories:

- I do not have sufficient insurance coverage and cannot afford more.
- I do not have sufficient insurance coverage and would like more.
- I have sufficient insurance coverage and am focusing on my savings and accumulation goals.
- I am nearing retirement and am currently evaluating my retirement options.

Discussion Priorities:

Personal Coverage

- Personal life insurance
- Insurance for spouse/family
- Mortgage protection
- Disability protection
- Long-term care

Saving and Accumulation

- Basic budgeting
- Investment planning
- Retirement savings/401(k)
- Emergency fund
- Education planning

Distribution

- Retirement income
- Social security
- Beneficiary arrangements
- Estate organization
- Tax considerations

I am interested in personal financial consultations **Yes** **No** **Unsure**

Address: _____

City: _____ State: _____ Zip: _____

Phone (daytime): (_____) _____ (evening): (_____) _____

Email address: _____

Best time to call _____ a.m. _____ p.m.

How did we do? Your comments are important.

Was the information helpful and clearly presented? (Circle below)

Grade: A+ A B C D F

Would you be interested in attending future educational workshops? Yes No

Topics I would most like to hear about _____

I am aware of an organization or group which may be interested in scheduling a speaker.

Name of organization _____

We sincerely hope this workshop has been informative and thank you for your attendance.
Thank you for making this workshop possible.



ACKNOWLEDGEMENT, DISCLOSURE AND RELEASE

_____ (the Company) is pleased to offer its employees the opportunity to participate in the Integrated Planning Strategies (IPS) workshop seminar program. Your participation is encouraged only as a method to gain knowledge and understanding of financial and estate planning through education.

By signing below, you acknowledge and understand the following: (1) IPS is not affiliated with the Company and neither entity is a representative or agent of the other; (2) the Company does not endorse any of the planning strategies and advice provided in the IPS workshop seminars or by the IPS sponsor and/or any of its presenters or representatives; (3) the Company does not guarantee the qualifications of the IPS sponsor and/or any of its presenters or representatives; (4) the Company is not responsible for any actions you take or transactions you enter into in conjunction with your participation in the IPS workshop seminars or for any actions you take or transactions you enter into subsequent to your participation in the IPS workshop seminars; (5) the Company does not endorse any transactions proposed at the IPS workshop seminars or during any consultations you have personally arranged with the IPS sponsor and/or its presenters or representatives; and (6) all advice you receive regarding financial and estate planning through consultations with the IPS sponsor and/or its presenters and representatives, and any transactions you enter into as a result of your participation in the IPS workshop seminars, is confidential information and the Company is not a party to any such personal advice or transactions.

By signing below, you also release the Company from any and all liability resulting from any actions you take with respect to the information and advice you received during the IPS workshop seminars and from any consultations you personally arrange with the IPS sponsor and/or its representatives or any other financial advisor.

Employee

Date: _____

Agency Name
 Address
 City, State, Zip
 Phone: _____ Fax: _____

DOCUMENT CHECKLIST

Item Furnished	Not Applicable	Not Available	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Most recent individual/business income tax returns. (Federal & State) (Last 2 years)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Wills affecting client, spouse or children
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Trust agreements affecting client, spouse or children Copy of deeds, contracts and leases
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Schedule of CDs, stocks, mutual funds & other investments
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Life insurance policies including most recent statements and dividend information & post-retirement coverage
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Disability policies (group coverage & long-term care/home health care).
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Current employee benefit statements and descriptions
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Business ownership documents & related financial statements (2 years) (Profit/loss, net worth statements)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Partnership agreements and buy/sell agreements, including stock redemption and cross-purchase agreements
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Any previous analysis prepared regarding insurance, investments or estate.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Other _____

Client: _____ **Date of next meeting:** _____ **Time:** _____

Representative: _____

Section 5: Individual Consultations

This section includes information on:

- Individual Consultation Phase
- Individual Consultation Tools and Resources

Individual Consultations

The Individual Consultation phase of IPS is the stage when your business practices begin. By this time, you have identified individuals from workshops and have scheduled meetings to discuss their financial needs and concerns. From here you are able to use your qualifying techniques to identify which individuals are good prospects for your business.

Keep in mind, there are many aspects of the individual consultation that differ from your usual practice. For instance, you may have arranged to meet with employees at the job site on company time. You may find it helpful to think of the first meeting with an IPS client as a qualifying interview. You may want to review his or her Personal Financial Organizer to determine certain areas of concern or opportunities for new sales. This type of activity allows you to determine whether or not the prospect has a potential need for your service. If so, you can schedule additional appointments with the prospect. If the individual does not have a need, some words of advice, encouragement or praise may be appropriate before concluding the meeting. In either case, all individuals can be an excellent source of referrals.

Successful implementation of the IPS process can open up other business opportunities for you as well. After performing workshops and individual services for employees of the business, you may be in a position to recommend products and services to the business owner. If you have a working relationship with attorneys, accountants or other types of financial professionals, you will be in a unique position to introduce IPS clients to these individuals for services you cannot offer yourself.

Tools for Individual Consultation

Finally, the individual consultation phase of IPS lends itself well to other sales support systems that are available through Kansas City Life Insurance Company. The Kansas City Life Family Market Wizard found in the Illustration System is an excellent tool that allows you to create needs-based proposals for your clients. Offering this service to employees can be a powerful motivator for both the employer and workshop attendees to participate in the IPS process. The Personal Financial Organizer is also a useful tool to help you maximize your referral business.

Personal Financial Organizer

Once your prospect has agreed to meet with you, provide them with the Personal Financial Organizer. The contents of this binder will be used to help your prospect organize and plan their financial life. Encourage your prospect to update the information within the binder before your next meeting. Binder sections include:

- Key client information
 - Family records
 - Listing of advisors and insurance contacts
 - Location of important documents
 - Credit card accounts
 - Internet accounts and passwords
- Risk management
 - Insurance summary and facts
 - Copies of schedule pages for all insurance coverage
- Wealth accumulation
 - Inventory of assets (balance sheet)
 - Household inventory
- Goals and action plan
 - Financial goals and objectives
 - Advisor recommendations
- Money management
 - Monthly spending plan
 - Cash reserve worksheet
 - Bank draft record
 - Mortgage refinancing worksheet
- Tax information
 - Filed tax information
 - Tax saving strategies
- Estate planning
 - Copy of will
 - Copy of living will
 - Copy of trust documents
 - Estate planning facts
 - Final arrangement guide
- Family health history
 - Family health history questionnaire
- Document organizer
 - Personal document organizer

The purpose of the binder is to not only organize financial information, but to position you as their trusted advisor. Use of the binder leaves the impression that you are here to help prospects with their finances, not just sell them a product. The binder provides a complete view of their personal financial world, and provides prospects with an easy-to-use tool to make reaching financial goals possible. In addition, use of the binder will set you apart from the competition. In most cases, this will be the first time many prospects have had this type of service from a financial professional. When used properly, this tool positions you as the trusted advisor – someone who is interested in developing a long-term relationship with the prospect, and not someone who is just interested in a short-term product sale. As you continue to meet with the clients, you will be able to update each section of the binder with key information prospects can use to plan for the future. This also provides a reference for prospects/clients to refer back to when discussing changes or enhancements to their financial plan.

Tools for Doing Business with Kansas City Life

Advanced Sales/Business Insurance

Our staff of tax-oriented attorneys and technical analysts can help assess potential risks and rewards to ensure the best plan for your clients. Get help with sales concepts and point-of-sale assistance with:

- Estate and business succession planning
- Executive compensation
- Retirement accumulation and distribution planning
- Charitable planning

For more information: Virgil Renne, ext. 8896, vrenne@kclife.com; Cheryl Genova, ext. 8482, cgenova@kclife.com; Leigh Ann Faherty, ext. 8502, lfaherty@kclife.com.

Century II Variable Product Series

Kansas City Life's variable products are distributed through Sunset Financial Services, Inc. (SFS), a wholly owned Kansas City Life subsidiary. SFS can assist with:

- Products
- Sales kits
- Forms
- Collateral sales materials that are client-approved and for rep use only

For more information: SFS Products and Sales, 800-821-5529, ext. 8042.

Corporate Communications

Your monthly *Communiqué* packet includes the publications *Lifetime* and *Production Highlights*. For the latest news, see www.kclife.net. Other Corporate Communications services include:

- **Customized marketing materials** – Contact Ginny Goddard, ext. 8608, ggoddard@kclife.com.
- **Publications, news releases** – Contact Ginny Goddard, ext. 8608, ggoddard@kclife.com.
- **Compliance reviews** – Contact Katie Erzen, ext. 8484, kernzen@kclife.com.
- **Online Sales Material Catalog** – View and order more than 300 product and sales literature pieces online. In the *Sales & Marketing Center* section, click on *Sales Materials* and then *Online Sales Materials Catalog*.
- **Merchandise Catalog** – Order advertising specialty items online. In the *Resource Center* section, click on *Merchandise Catalog*.
- **Business cards/letterhead** – Order your business cards and letterhead online. In the *Resource Center* section, click on *Business Cards and Stationery*.

Customer Services

There are several tools for seeking assistance from Customer Services.

IVR (Interactive Voice Response), 800-572-2467, provides 24/7 information on:

- Policy and billing information
- Policy values
- Premium information
- Fund and variable account values
- Policyholder phone numbers

www.kclife.net provides a Customer Services Kit under the *Service Center* section. The *Reports Center* offers a:

- Financial Activity Report
- Premium Tracking Report
- Notification of Late/Lapse Activity Report
- UL 10-Year Lapse Projection Report

Customer Services representatives are available for personalized attention through a direct extension.

For more information: Anne Snoddy, ext. 8789, asnoddy@kclife.com.

Group Insurance Products

Although the world of employee benefits has changed dramatically, an employer's need to attract and retain qualified employees remains the same. Kansas City Life Group Benefits offers a strong portfolio of products to meet your client needs.

- | | |
|-----------------------------------|-----------|
| • Term Life and AD&D | 2+ lives |
| • Voluntary Life and AD&D | 10+ lives |
| • Short Term Disability | 2+ lives |
| • Voluntary Short Term Disability | 10+ lives |
| • Long Term Disability | 2+ lives |
| • Voluntary Long Term Disability | 10+ lives |
| • Dental | 2+ lives |
| • Voluntary Dental | 10+ lives |
| • Vision | 2+ lives |
| • Voluntary Vision | 2+ lives |

For more information: groupbenefits@kclife.com, 877-266-6767, ext. 8200.

www.kclife.net

This Internet-based system, available to general agents and agents, provides access to pending and in-force data as well as reports, forms, billing, Company publications along with the following:

- Ratebook – Kansas City Life rates, product information, etc.
- *www.sunsetfinancial.com* – our broker/dealer Sunset Financial Services' (SFS) site includes many tools to help you with selling variable products, mutual funds and other securities products.
- Online Sales Materials Catalog – sales literature at your fingertips.
- Virtual Sales Assistant (VSA) – useful LUTC library materials for sales presentations, estate planning, tax information and many sales support materials for personal and business needs. (Approval based on production qualifications.)

For more information: Mike Donica, ext. 8511, *fieldtechsupport@kclife.com*.

New Business/Underwriting

Use these New Business forms to get your cases issued:

- Tele-App Form 148
- Replacement Form M444
- Authorization Form A151
- Illustration Waiver Form 990
- Temporary Insurance Agreement Form A133

Your general agent can advise which underwriter you are assigned to:

- Beth Bolyard, ext. 8672 or *bbolyard@kclife.com*
- Nancy Hasse, ext. 8225 or *nhasse@kclife.com*
- Randy Hays, ext. 8623 or *rhays@kclife.com*
- Terry Kuhns, ext. 8895 or *tkuhns@kclife.com*
- Todd Taylor, ext. 8322 or *ttaylor@kclife.com*

Special Markets

- **Integrated Planning Strategies (IPS)** – Provides training and sales support for general agents and agents interested in work-site marketing. This service is made available to assist in developing and coordinating new and existing marketing, training and sales support.

For more information: Misty Wilcox, ext. 8228, *mwilcox@kclife.com*.

Subsidiaries

Old American Insurance Company

- Old American Insurance Company is dedicated to helping the senior market with final expense needs today and tomorrow.

For more information: www.oaic.com, or 800-821-6164.

Sunset Financial Services, Inc. (SFS)

- SFS operates as a full-service brokerage firm and is a Registered Investment Advisor. SFS is a member of FINRA and SIPC. Some of the investment options available through SFS include variable life, variable annuities, survivorship variable life, mutual funds, stocks and bonds, trusts, money market funds, CDs and limited partnerships.

For more information: www.sunsetfinancial.com, 800-821-5529, ext. 8044.

Field Technology Support

Field Technology Support (FTS) offers timely technology-related support services, including:

- First level support for technical and www.kclife.com issues.
- Technology Lease Program – Assists with leasing of laptop and desktop computers with monitors, as well as printers and projectors. (A monthly \$100 payment is deducted from your commission.)

For more information: Mike Donica, ext. 8511 or fieldtechsupport@kclife.com.

Field and Sales Development

A wide variety of Field Development services include:

- On-site product and technology training
- Competitive Product Analysis
- Client development and sales process tools, including the Cotton System, Financial Profiles and Virtual Sales Assistant (VSA)
- Tuition reimbursement for continuing education: CFP, CLU, ChFC and LUTCF professional designations
- Other resources such as our Annual Goal Planning Kit, Market Conduct materials, new agent online ethics course

Sales Support and Competition Help Desk

For help with case design, competitive analysis, sales concepts as well as matching the product to the need.

For more information: Scott Allard (ext. 8515 or sallard@kclife.com); Dwane Turnage (ext. 8145 or dturnage@kclife.com); Misty Wilcox (ext. 8228 or mwilcox@kclife.com); Steve Zadeh (ext. 8167 or szadeh@kclife.com).