

# The Selario Agency, Inc.

Helping financial professionals provide world-class solutions to their client's needs

## How Do You Sell Large Life Policies To Seniors?

**The answer is multi-faceted and linked to recent dramatic changes to our industry.**

In the last 10 years we have seen significant changes to our industry, especially as they apply to the senior market. It has been a Perfect Storm of events that has enabled our industry to sell more insurance than ever before to this growing market.

### Let's look at a few of these events.

- **First, we have seen a continual improvement in mortality experience, which has led to a more competitively priced marketplace.**
- **Secondly, we have encountered the maturity of the Secondary Market (Life Settlements) and the rise of creative funding options through Premium Finance Techniques.**
- **Finally, insurance carriers have become more proficient at underwriting the older age market.**

All these events have led to The Perfect Storm, allowing savvy insurance people to grow their practice beyond previously imagined goals.

## Why Do Seniors Buy Large Life Policies?

- **Estate Liquidity**
- **Charitable Inclinations**
- **Long-Term Investment Objective/Estate Creation**
- **Short-Term Speculative Investment**

Our industry has done a terrific job of educating both the public and insurance professionals on the first two and not such a thorough job on the last two.

**The focus at The Selario Agency is to help you take advantage of all four categories with special attention to the final two. We can show your senior clients how life insurance can be an effective long-term estate creation tool, or possibly a profitable shorter-term investment option.**

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