



# NEW AGENT TRAINING COURSES

May 9, 2025

CONVENTION 2025  
**BIG**  
STEPS  IMPACTS

Register Now!



July 7 - 10  
Las Vegas

#bigstepsbigimpacts

DANNYGANS



## TEAM ATHENA AGENDA

### **TUESDAY, JULY 8TH**

8AM- 7PM

8AM- 4PM

4:30PM- 6PM

6PM- 10PM

**ATTIRE: Business Casual**

Registration & Information MGM

Exhibit Hall MGM

Team Dinner TBA

Gala Night: Awards Ceremony

ARENA TBA

**Attire: Formal (women long dress, men suit or tux)**

### **WEDNESDAY, JULY 9TH**

8:30AM- 12PM

12PM- 1:30PM

1:30PM- 5PM

**ATTIRE: Athena Shirt**

General Session I ARENA TBA

Lunch Break

General Session II ARENA TBA

### **THURSDAY, JULY 10TH**

8:30AM- 12PM

12PM- 1:30PM

1:30PM- 5PM

**ATTIRE: Red top & Black bottoms**

General Session III ARENA TBA

Lunch Break

General Session IV ARENA TBA

**BRING A NOTEBOOK/ PENS, SNACKS, & WATER TO EVERY SESSION**

# TEAM ATHENA SLACK



Team Athena

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**REGISTER FOR:**

**TEAMATHENA.NET and CONQUER.FINANCIAL**





2026

TOUR OF

**ASIA**

**FAR EAST ADVENTURES**

**OSAKA JAPAN**



**KOBE JAPAN**



**TOKYO**



**SHANGHAI CHINA**



# STRENGTH IN SELECTION

- TERM INSURANCE
- INDEX UNIVERSAL LIFE
- WHOLE LIFE
- DISABILITY INSURANCE
- LONG TERM CARE
- FINAL EXPENSE PLANS
- ANNUITIES

- 401K ROLLOVERS
- TRAD IRAs
- ROTH IRAs
- MUTUAL FUNDS
- 529 PLANS
- TRUST & WILLS
- DEBT SOLUTIONS

AND MUCH MORE...

# POWER OF CHOICE



# OUR TRAINING PROGRAM



## Licensing

- Life License
- Online Course
- Securities Licenses



## Virtual/Classroom

- 2x Week
- Product
- System
- Leadership



## Field Training

- 10 Meetings
- Gain Experience
- Acquire Skills



## Mentorship

- Business coach
- Leading you towards financial success



# OUR CORE PRODUCTS WITH YOUR LICENSE

1

PERMANENTE LIFE INSURANCE  
INDEX UNIVERSAL LIFE



2

TERM LB



3

EVEREST

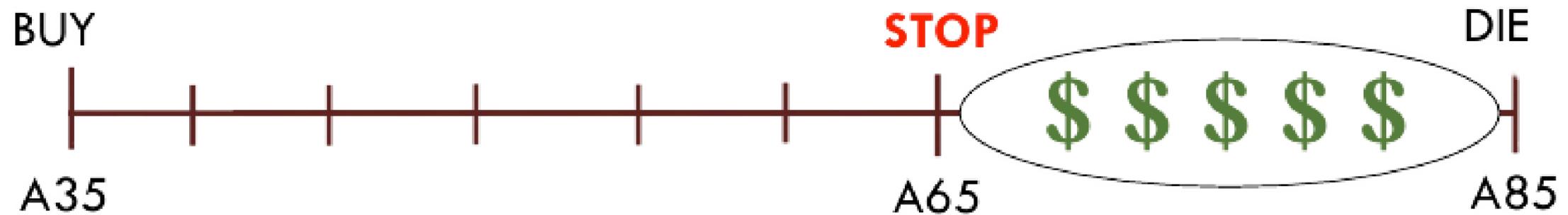


4

ANNUITIES



# PERMANENT INDEX UNIVERSAL LIFE (IUL)



- 15 Year Policy Surrender
- COI, Policy Fee, Cash Accum.
- Bad - 0% Loss (0.75%)
- Good – Up To 13% (CAP)
- Avg – 8.95% Last 25 Years

# IUL TERMS



- FLOOR
- CAP
- RIDERS
- INDEX STRATEGY ALLOCATIONS (S&P 500- 12% CAP, GLOBAL- 13% CAP)
- MEC (Modified Endowment Contract)
- MINIMUM, TARGET, GUIDELINE, AND 7-PAY PREMIUM
- IRC 7702
- RATING (TABLE)
- PARTICIPATING LOAN VS STANDARD/TRADITIONAL LOAN
- LEVEL VS. INCREASING VS. OPTIMAL SWITCH

# TERM LB

10  
15  
20  
30

<b>AGE</b> <b>35</b>	<b>\$1,000,000</b>	<b>AGE</b> <b>65</b>
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## TERMINAL

**50% OF  
DEATH BENEFIT**

## CHRONIC

**ACT OF DAILY LIVING (ADL'S)  
(2/6)**

- Bath
- Contenance
- Dress
- Eat
- Transfer
- Toilet

**UP TO 24% OF DEATH BENEFIT**

## CRITICAL

- Cancer
- Stroke
- Heart Attack

**UP TO 90% OF DEATH BENEFIT**



## COMMON QUESTIONS

- What Is Term Insurance, And What Is It Good For?
- Calculating A Client's Insurable Need: D.I.M.E.
- How Do You Access The Term LB Illustration Software?
- How Do You Build A Term LB Illustration?
- How Do You Close On A Term LB?

# FINAL EXPENSE



## The Everest Package More Than Just Insurance

### 24/7 Assistance

- Phones answered 24 hours a day by an Everest Advisor

### Online Planning Tools

- Everest PriceFinder<sup>SM</sup> Reports
- Funeral planning documents stored and maintained in Everest's secure data warehouse

### Negotiation Assistance

- Negotiate funeral pricing with local funeral homes
- Funeral service and casket prices are presented in an easy-to-understand format

### Assist Families Anywhere in the World



- The proceeds of your life insurance may be paid to your beneficiary in as little as 48 hours\*



- Create a Will, Health Care Directive, Power of Attorney and more. Every document customized for each client's unique circumstances



- Easily store and retrieve important personal information, usernames, passwords, financial records, insurance documents or photos
- Update and retrieve information using the Tenzing Mobile App
- Unlimited Storage

\*Not available during the contestability period defined as the first two policy years. QuickPay, Tenzing and Will Prep are trademarks of Everest Funeral Package, LLC.

# HOW TO MASTER CLIENT DATA COLLECTION

Financial Questionnaire					
Name:		DOB:	MM/DD/YYYY	Sex:	
Spouse:		DOB:	MM/DD/YYYY	Sex:	
Dependents:		DOB:	MM/DD/YYYY	Sex:	
Dependents:		DOB:	MM/DD/YYYY	Sex:	
Dependents:		DOB:	MM/DD/YYYY	Sex:	
Dependents:		DOB:	MM/DD/YYYY	Sex:	
Dependents:		DOB:	MM/DD/YYYY	Sex:	
Address:			City, State		Zipcode:
Your Cell			Your Email:		
Spouse's Cell:			Spouse's Email:		
Tobacco Use?	Underlying health conditions?				
GOALS & DREAMS					



# DATA COLLECTION

## WHY WE COLLECT DATA

- To understand your client's overall financial situation to make recommendations that would be appropriate according to their given situation.
- To ensure you are "Leaving nothing on the table".
- To be able to have all of the information necessary to loop in another individual for help with designing the plan.
- To allow the client to see how much is missing in their overall plan and what they need help with.
- To identify your client's goals and dreams to then be able to offer a solution and plan to make those a reality.

# DATA COLLECTION

## START WITH GOALS SELECTION



1. Have you ever thought about what age you would want to be in the position to retire? Also, before you answer, we don't define retirement as when you stop working, but rather what age you would want to be in a position where you no longer have to work for money anymore. 1b) At that age, what would your desired monthly income be?
2. Do you currently own or rent your home? **Answer 1:** Rent - Do you have ambitions of buying a home in the future? **Answer 2:** Own - Is your current home your forever home, or do you see yourself buying a new home in the future? (If it is their forever home, or if they don't want to own a home, skip to the next question) Yes- How many years in the future would you like to buy a (new) home? What would the ideal price point be for that home? (\$800k, \$1M, Or more?)
3. Do you have any sort of long-term care or disability insurance in place? Would it be important to you to protect your income in the event you could no longer work?

# DATA COLLECTION



4. Are your parents still alive (If married: are both sets of your parents still alive?) Yes, or if just 1: Do you feel like they have done a good job at planning for retirement, or do you feel like they will need some financial assistance from you in retirement? (If already retired, ask if they are currently helping or will need to.) No: Apologize for their loss and move on to the next question.

5. (If they have kids) Do you currently have any plans in place to be able to assist your children with college in the future? Yes) What current plans do you have for that? (Take notes in the assets section) No) Is that something that would be important to you to be able to do for your child(ren)?

# DATA COLLECTION



6. How many times per year on average would you say that you (and your family) travel? What would you say the total average cost of each of those trips would be? If you could travel more, would you?
7. If money was not an issue, what would you say your dream trip would be? Approximately how much do you think that trip would cost?
8. Do you have any other major financial goals in the short, or mid-term future?

**\*Then fill in the top section\***

# DATA COLLECTION



**INCOME & EXPENSES**

Sources of Income

Name	Employer / Source	Gross Annual Income	Monthly Income
			\$0.00
			\$0.00
			\$0.00
			\$0.00
			\$0.00
<b>Totals:</b>		\$0.00	\$0.00

Category	Monthly Expense	Category	Monthly Expense
Mortgage / Rent:		Auto Payments:	
HOA Dues:		Auto Insurance:	
Homeowners Insurance:		Motorcycle Payments:	
Utilities:		Motorcycle Insurance:	
Cell Phone:		Gas / Fuel:	
Lawn / Pest / Misc:		Maintenance:	
Pet Care:		Groceries:	

9. How many sources of income do you have? If they know how much they are paying in taxes then put gross, if not use NET.

10. If you combine all of those income sources together (if multiple) how much total on average would you say that you take home each month?

# DATA COLLECTION



**INCOME & EXPENSES**

Sources of Income

Name	Employer / Source	Gross Annual Income	Monthly Income
			\$0.00
			\$0.00
			\$0.00
			\$0.00
			\$0.00
<b>Totals:</b>		\$0.00	\$0.00

Category	Monthly Expense	Category	Monthly Expense
Mortgage / Rent:		Auto Payments:	
HOA Dues:		Auto Insurance:	
Homeowners Insurance:		Motorcycle Payments:	
Utilities:		Motorcycle Insurance:	
Cell Phone:		Gas / Fuel:	
Lawn / Pest / Misc:		Maintenance:	
Pet Care:		Groceries:	

11a. (If cash flow was a step they wanted to improve on) Let's get a snapshot of your monthly expenses. Ask for approximate monthly expenses in all listed areas.

11b. (If cash flow was not a step they had wanted to improve on) We don't have to go through all of your expenses but roughly how much would you say you spend on your total monthly expenses?

# DATA COLLECTION



**ASSETS**

Please list any and all assets in the following manner:

Category	Owner	Balance	Payment / Mo	% or 5 Match	Type of Account
Current Retirement Account #1	Ms Client	\$30,000	\$500	10% or 5%	Roth 401k
Category	Owner	Balance	Payment / Mo	% or 5 Match	Type of Account
Primary Residence Equity					
Other Real Estate Equity #1					
Other Real Estate Equity #2					
Other Real Estate Equity #3					
Bank Account #1					
Bank Account #2					
Bank Account #3					
Mutual Funds / Stocks / Bonds					
Current Retirement Account #1					
Current Retirement Account #2					
Previous Retirement Account #1					
Previous Retirement Account #2					
Previous Retirement Account #3					
Previous Retirement Account #4					
529 Plan #1					
529 Plan #2					
529 Plan #3					

12. (If they own their home, skip to liabilities mortgage line) Approximately how much do you still owe on your home? Roughly how much do you think your home is worth right now? (Take what they think they could get for it, minus how much they owe, then write the new total on the market value line)

13. Do you currently own any mutual funds, stocks, cryptocurrency, or anything like that? Yes- Get the approximate value of each one?

# DATA COLLECTION



**ASSETS**

Please list any and all assets in the following manner:

Category	Owner	Balance	Payment / Mo	% or 5 Match	Type of Account
Current Retirement Account #1	Ms Client	\$30,000	\$500	10% or 500	Roth 401k
Primary Residence Equity					
Other Real Estate Equity #1					
Other Real Estate Equity #2					
Other Real Estate Equity #3					
Bank Account #1					
Bank Account #2					
Bank Account #3					
Mutual Funds / Stocks / Bonds					
Current Retirement Account #1					
Current Retirement Account #2					
Previous Retirement Account #1					
Previous Retirement Account #2					
Previous Retirement Account #3					
Previous Retirement Account #4					
529 Plan #1					
529 Plan #2					
529 Plan #3					

14. If you took all of the money in your checking account, savings account, cash on hand, and all of of your liquid assets not in an investment account. Roughly how much would you say you currently have in liquid assets?

# DATA COLLECTION



**ASSETS**

Please list any and all assets in the following manner:

Category	Owner	Balance	Payment / Mo	% or \$ Match	Type of Account
Current Retirement Account #1	Mr. Client	\$20,000	\$500	10% or \$50	Roth 401k
Primary Residence Equity					
Other Real Estate Equity #1					
Other Real Estate Equity #2					
Other Real Estate Equity #3					
Bank Account #1					
Bank Account #2					
Bank Account #3					
Mutual Funds / Stocks / Bonds					
Current Retirement Account #1					
Current Retirement Account #2					
Previous Retirement Account #1					
Previous Retirement Account #2					
Previous Retirement Account #3					
Previous Retirement Account #4					
529 Plan #1					
529 Plan #2					
529 Plan #3					

15. Do you have any active retirement accounts? Like a 401(k), 403(b), IRA, TSP, or anything else? yes- (Get total values of each account, write overflow in the other mortgage information section) Do you have any other retirement accounts at all? Maybe even something from an old employer that is still sitting out there somewhere?(Ask whether they said yes or no to question 16)

# DATA COLLECTION



**ASSETS**

Please list any and all assets in the following manner:

Category	Owner	Balance	Payment / Mo	% or \$ Match	Type of Account
Current Retirement Account #1	Mr. Client	\$20,000	\$500	10% or \$50	Roth 401k
Primary Residence Equity					
Other Real Estate Equity #1					
Other Real Estate Equity #2					
Other Real Estate Equity #3					
Bank Account #1					
Bank Account #2					
Bank Account #3					
Mutual Funds / Stocks / Bonds					
Current Retirement Account #1					
Current Retirement Account #2					
Previous Retirement Account #1					
Previous Retirement Account #2					
Previous Retirement Account #3					
Previous Retirement Account #4					
529 Plan #1					
529 Plan #2					
529 Plan #3					

16. Do you have any sort of cash value life insurance policies, either on you personally, or just one that you own? Do you have any independent term life insurance policies that you own outside of work?

### LIABILITIES

Debt Type:	Balance:	Interest Rate:	Payment:	Min. Payment:	Term:	Company
Primary Residence Mortgage						
Other Mortgage 1						
Other Mortgage 2						
Car Loan 1						
Car Loan 2						
Car Loan 3						
Federal Student Loan 1						
Federal Student Loan 2						
Private Student Loan 1						
Private Student Loan 2						
Personal Loan 1						
Personal Loan 2						
Personal Loan 3						
Tax Payment Plan						
Credit Card 1						
Credit Card 2						
Credit Card 3						
Credit Card 4						
Credit Card 5						
Other: (Please Specify Here)						
Other: (Please Specify Here)						
Other: (Please Specify Here)						





19. What is the current approximate interest rate on your mortgage? Is it a 15 or 30 year? Are you currently paying higher than the minimum payment on your mortgage? Do you have any other mortgages or home equity loans outstanding?

20. Do you currently have any car loans? (Ask if multiple) What is the current interest rate? How long ago did you get the car note? What is the current payment? Are you currently paying any extra on your car? When do you see yourself purchasing a new car? Approximately how much would that new car cost?

# DATA COLLECTION



21. Do you have any credit cards with a revolving balance on them? (If so, ask how many) How much do you currently owe? (on each card) Do you know what the interest rate(s) is/are? How much do you pay towards them each month? Are you paying any excess?

22. Do you have any personal or student loans? (If student - ask if private or federal) What is/are the current interest rate(s)? How much is your monthly payment? Are you paying any excess?

23. Do you have any other outstanding debts that you can think of?

# DATA COLLECTION



LIABILITIES						
Debt Type:	Balance:	Interest Rate:	Payment:	Min. Payment:	Term:	Company:
Primary Residence Mortgage						
Other Mortgage 1						
Other Mortgage 2						
Car Loan 1						
Car Loan 2						
Car Loan 3						
Federal Student Loan 1						
Federal Student Loan 2						
Private Student Loan 1						
Private Student Loan 2						
Personal Loan 1						
Personal Loan 2						
Personal Loan 3						
Tax Payment Plan						
Credit Card 1						
Credit Card 2						
Credit Card 3						
Credit Card 4						
Credit Card 5						
Other: (Please Specify Here)						
Other: (Please Specify Here)						
Other: (Please Specify Here)						

25. Do you currently have a will or trust in place? yes - acknowledge how few do no - give a scenario to help them realize how important it is to have one.

26. If I can put a plan in place to (recap their goals), realistically how much per month do you feel you would be willing to save to reach those goals?

27. Outside of what we have talked about already, is there anything else that you would like for us to discuss or plan for?

# REFERRALS



Helping Us, Help Others  
Creating Financial Independence for Families

Referred By: \_\_\_\_\_

Who do you know that can benefit from meeting with us? Family Members, Friends and Co-workers

	NAME	PHONE NUMBER	RELATIONSHIP	OCCUPATION	COMMENTS
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					

1

Remind the client that we do not charge to sit down with clients to give them financial advice or guidance on how to achieve their financial goals. We do this on 100% referral.

2

Give examples of the different type of people we can help, and that we are not in the sales business, we are in the education and planning business. Who do you know...married, just had a baby, getting ready to retire, recently switched jobs, someone looking for bigger and better...

3

Give homework to write down a small list of names but no necessarily numbers until your follow up appt.

# SEE YOU ON THE NEXT TRAINING!

FRIDAY, MAY 16TH

