



NEW AGENT TRAINING COURSES

May 16, 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

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



Nationwide



Gerber®



PACIFIC LIFE



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

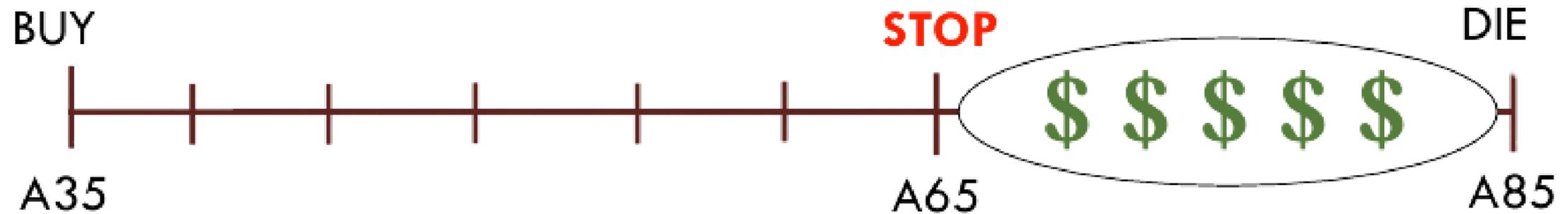


4

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

TERM LB

10
15
20
30

AGE 35	\$1,000,000	AGE 65
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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

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 PriceFinderSM 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.

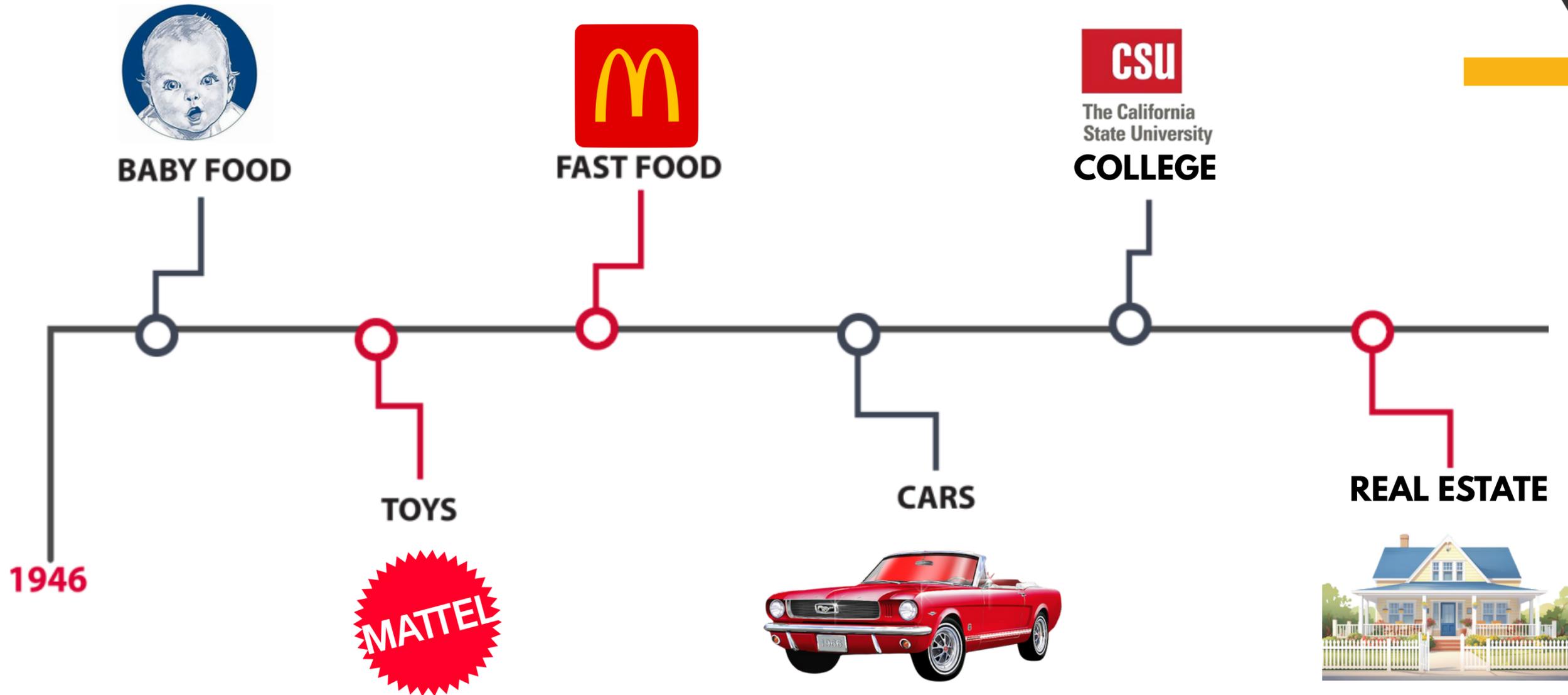


ANNUITIES

WHAT ARE THEY?

- An Annuity Is Simply A Contract With An Insurance Company.
- It Is A Tool That Can Be Used To Provide Lifetime Income To Alleviate The Worry Of Running Out Of Money.
- The Owner Contributes A Sum Of Money And In Return Will Receive Lifetime Income In Return Or An Accumulated Amount Of Money.

TIMING IS EVERYTHING



BABY BOOMER GENERATION

78 million people born during the post WWII "Baby Boom", roughly⁹ during the years 1946 to 1964.

GENERATION X AND MILLENNIALS

112 million people born between 1965 and 1994 which make up 41% of the U.S. population.^{9, 10}

⁹ "Generations X,Y, Z and the Others, William J. Schroer, The Social Librarian, October 2015, <http://www.socialmarketing.org/newsletter/features/generation1.htm>

¹⁰ "Figuring Out Boomers, Gens X and Y", John Ha, Reliableplant.com, Sept. 2006.

TIMING IS EVERYTHING



RETIREMENT



**2030 & BEYOND:
THE LEGACY OF BOOMERS**



PRESENT

2025: Peak Retirement Wave

THE STATE OF THE INDUSTRY

Nearly **HALF**
of all existing
financial advisors
are **over the age of**



and...



Nearly will **RETIRE**
over the next
1/3 decade¹¹



Leaving an estimated
shortfall of 200,000
advisors by the year 2035¹²

¹¹ "Number of U.S. financial advisors fell for fifth straight year: report", Reuters, Feb. 11, 2015.

¹² Advisors slow to train successors, Andrew Osterland, CNBC.com, May 1, 2014

Team Athena

WHEN DO WE RECOMMEND AN ANNUITY?



A Few Questions to Always Ask

Is The Money Old Money Or New Money?

When Do You Want To Use The Money?

What Purpose Do You Want Your Money To Serve To You?

WHEN DO WE RECOMMEND AN ANNUITY?



Old 401(K)'s

IRA's / Pensions

Lawsuits

Inheritances

Too Much Money In The Bank Meaning "Lumps" Sums Of Money

WHAT TO CONSIDER



Age

Amount Of Money

Purpose

Timeframe

Emergency Fund

Tax Treatment

TYPES OF ANNUITIES



Single Premium Immediate Annuity (SPIA):
payments generally start immediately when you purchase your annuity.

Fixed Annuity

Variable Annuity

Fixed Indexed Annuity

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WHY CHOOSE FIA



Guaranteed ROR, Market Protection - No Risk, Principal Protection, Locks In Gains

Accumulation - Upside Potential

Locks In Gains

Low To No Cost, No Penalties To Rollover Your Money, No Management Fees

Defers Taxes

Option For Income For Life, Death Benefit

Avoids Probate, Protected Asset In Many States

TWO MAIN TYPES OF INDEX ANNUITIES



ACCUMULATION

- Typically, no fees
- More than 10 years before retirement
- You can walk away with entire policy value once surrender is over

INCOME

- Typically, a 1% Rider fee
- Works like a pension • 10 YEARS or less years before needing income
 - Not recommended to ever move their account
- Once surrender is over you can only walk away with cash value not income value

Team Athena

QUALIFIED VS NON-QUALIFIED



A QUALIFIED PLAN

You Use Pre-tax Dollars To Fund The Account And You Will Be Taxed On The Entire Account Value Once You Withdraw Your Funds.

NON-QUALIFIED

You Use After Tax Dollars To Fund The Account And You Will Only Pay Taxes On The Gains.

The Main Difference between the two plans is the tax treatment of the withdraws.

QUALIFIED PLANS

- **401K**
- **403B**
- **CALPERS**
- **457**
- **DEF COMP**
- **ANNUITIES**
- **CALSTRS**
- **PERS**
- **LACERA**
- **401A**
- **TRAD IRA**
- **ROTH IRA**
- **PROFIT SHARING**
- **PENSION PLANS**



NON-QUALIFIED



Money in the Bank



Stocks



**Life Insurance
Death Benefit**



Inheritance



**Lawsuit
Settlement's**



Mutual Funds



Lottery Winnings

SEE YOU ON THE NEXT TRAINING!

FRIDAY, MAY 23RD

