



NEW AGENT TRAINING COURSES

May 23, 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



AND (blank) MORE...



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

POWER OF CHOICE



Nationwide



Gerber®



PACIFIC LIFE



OUR CORE PRODUCTS WITH YOUR LICENSE

1



2



3



4



OUR CORE PRODUCTS WITH YOUR LICENSE

1

PERMANENTE LIFE INSURANCE
INDEX UNIVERSAL LIFE



2

TERM LB



3

EVEREST

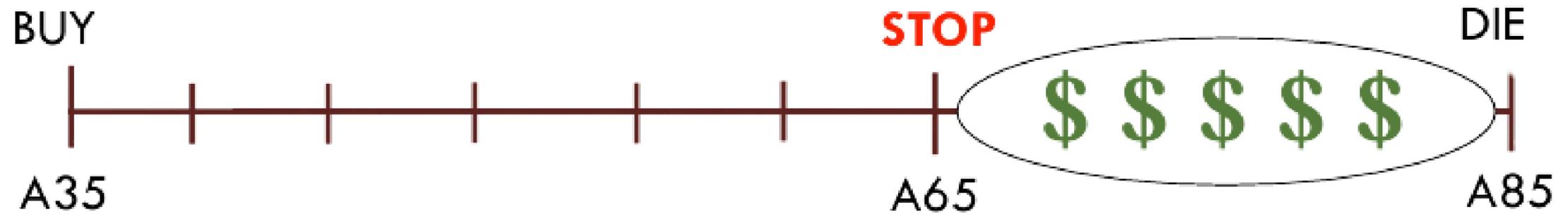


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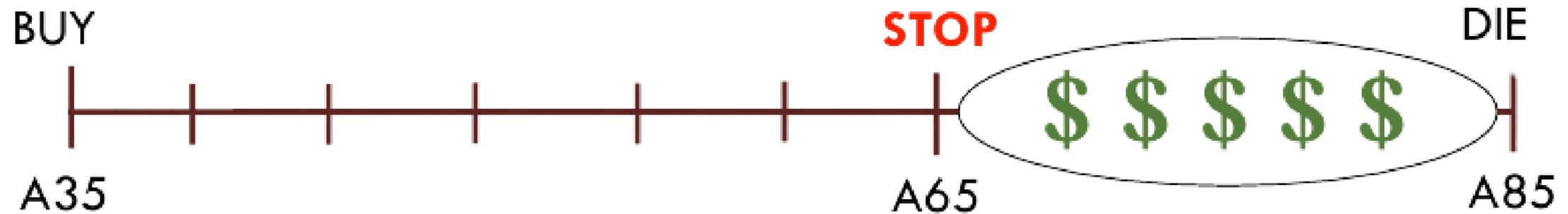
ANNUITIES



PERMANENT INDEX UNIVERSAL LIFE (IUL)



PERMANENT INDEX UNIVERSAL LIFE (IUL)



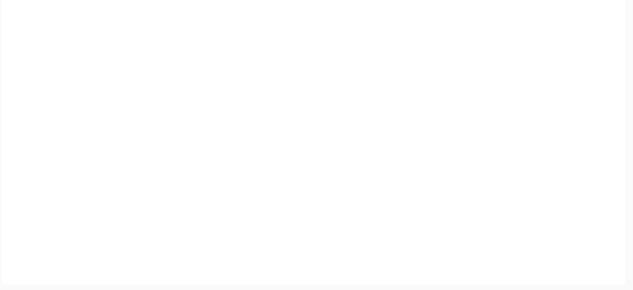
- 15 Year Policy Surrender
- COI, Policy Fee, Cash Accum.
- Bad - 0% Loss (0.75%)
- Good – Up To 13% (CAP)
- Avg – 8.95% Last 25 Years

TERM LB

10
15
20
30

AGE 35	\$1,000,000	AGE 65
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TERMINAL



CHRONIC



CRITICAL



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

The Everest Package

More Than Just Insurance



FINAL EXPENSE

QUICKPAY™

WILL PREP™
Designed for Everest by EPOQ Legal


TENZING™

*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.

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.

Team Athena

ANNUITIES

WHAT ARE THEY?



ANNUITIES

WHAT ARE THEY?

- An Annuity Is Simply A Contract With An Insurance Company.
 - A financial contract between a buyer and an insurance company.



Team Athena

WHEN DO WE RECOMMEND AN ANNUITY?



WHEN DO WE RECOMMEND AN ANNUITY?



Old 401(K)'s - old retirement accounts

IRA's / Pensions

Lawsuits

Inheritances

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

Team Athena

TWO MAIN TYPES OF INDEX ANNUITIES



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

NON-QUALIFIED

The Main Difference between the two plans is the (blank) treatment of the withdraws.

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.

Team Athena

QUALIFIED PLANS



QUALIFIED PLANS

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



Team Athena

NON-QUALIFIED



NON-QUALIFIED



Money in the Bank



Stocks



**Life Insurance
Death Benefit**



Inheritance



**Lawsuit
Settlement's**



Mutual Funds



Lottery Winnings

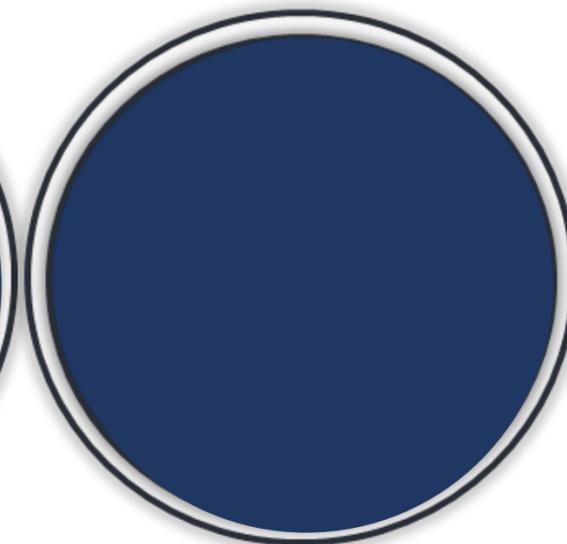
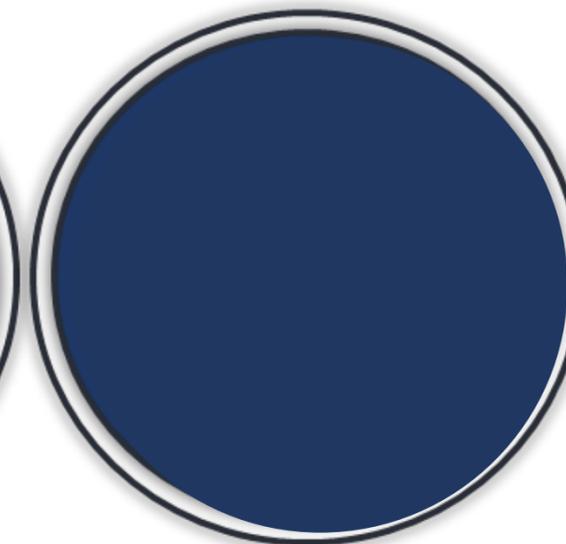
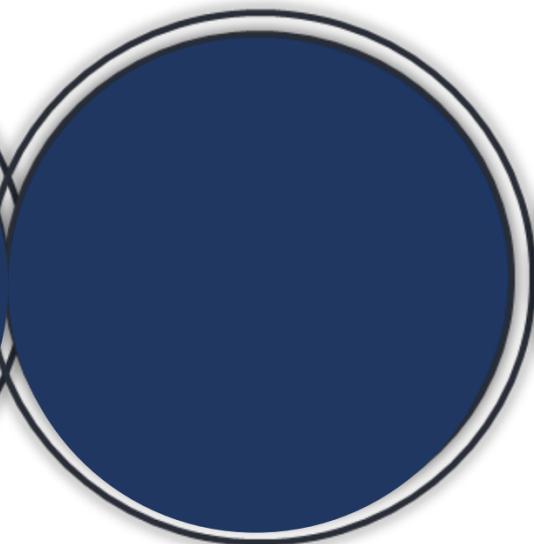
Living Trust

INHERITGAURD

- 1) Health Care Directive**
- 2) Eliminates Probate**
- 3) Carries Out Final Wishes**

NOTES

Living Trust



INHERITGAURD

- 1) Health Care Directive
- 2) Eliminates Probate
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NOTES

Living Trust

Debt



<p>INHERITGAURD</p> <p>1) Health Care Directive</p> <p>2) Eliminates Probate</p> <p>3) Carries Out Final Wishes</p> <p>NOTES</p> <hr/> <hr/> <hr/>	<p>DEBTMERICA</p> <p>MIN \$10K</p> <p>1) BALANCE 50%</p> <p>2) INT or 0%</p> <p>3) Mo. PMTS</p> <p>NOTES</p> <hr/> <hr/> <hr/>	<hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>	<hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>	<hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>	<hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>
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Living Trust

Debt

LIFE INSURANCE



INHERITGAURD

- 1) Health Care Directive
- 2) Eliminates Probate
- 3) Carries Out Final Wishes

NOTES

DEBTMERICA

MIN \$10K

- 1) **BALANCE** 50%
- 2) **INT** or 0%
- 3) **Mo. PMTS**

NOTES

NAME _____

AGE _____

INCOME _____

LIFE INS. _____

NAME _____

AGE _____

INCOME _____

LIFE INS. _____

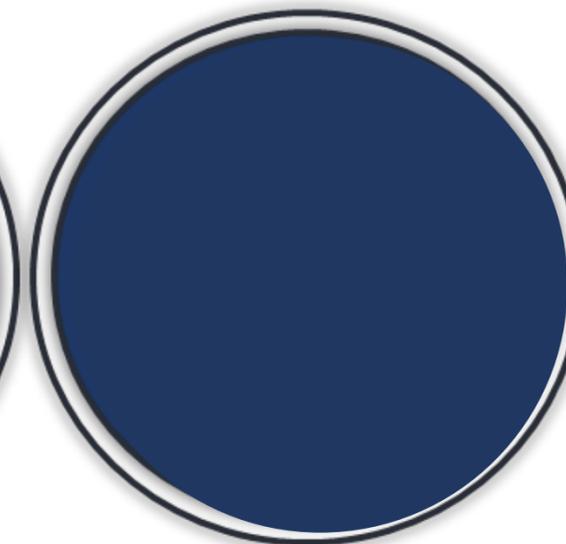
NOTES

Living Trust

Debt

LIFE INSURANCE

RETIREMENT



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NOTES

NAME _____

AGE _____

INCOME _____

LIFE INS. _____

NAME _____

AGE _____

INCOME _____

LIFE INS. _____

NOTES

NAME _____

ACT TYPE _____

VALUE _____

MTH CONT. _____

MATCH _____

NAME _____

ACT TYPE _____

VALUE _____

MTH CONT. _____

MATCH _____

NOTES

Living Trust

Debt

LIFE INSURANCE

RETIREMENT

KID FUNDS



INHERITGAURD

- 1) Health Care Directive
- 2) Eliminates Probate
- 3) Carries Out Final Wishes

NOTES

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NOTES

NAME _____

AGE _____

INCOME _____

LIFE INS. _____

NAME _____

AGE _____

INCOME _____

LIFE INS. _____

NOTES

NAME _____

ACT TYPE _____

VALUE _____

MTH CONT. _____

MATCH _____

NAME _____

ACT TYPE _____

VALUE _____

MTH CONT. _____

MATCH _____

NOTES

NAME	AGE	AMT
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

NOTES

Living Trust

Debt

LIFE INSURANCE

RETIREMENT

KID FUNDS

EMERGENCY FUNDS

INHERITGAURD

- 1) Health Care Directive
- 2) Eliminates Probate
- 3) Carries Out Final Wishes

NOTES

DEBTMERICA
MIN \$10K

- 1)  BALANCE 50%
- 2) INT or 0%
- 3) Mo. PMTS

NOTES

NAME _____
AGE _____
INCOME _____
LIFE INS. _____

NAME _____
AGE _____
INCOME _____
LIFE INS. _____

NOTES

NAME _____
ACT TYPE _____
VALUE _____
MTH CONT. _____
MATCH _____

NAME _____
ACT TYPE _____
VALUE _____
MTH CONT. _____
MATCH _____

NOTES

NAME	AGE	AMT
_____	_____	_____
_____	_____	_____
_____	_____	_____

NOTES

3-6 MONTHS

ACT TYPE _____
VALUE _____

NOTES

SEE YOU ON THE NEXT TRAINING!

FRIDAY, MAY 30TH

