

10 | YEAR ANNIVERSARY EDITION

# POSTSEASON GAME PLAN

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**A GUIDE TO SUCCESSFULLY ADVANCING THROUGH THE MEDICARE SEASON  
AND INTO THE POSTSEASON TO BECOME A SENIOR MARKET CHAMPION**

**BRYAN W. ADAMS**

Foreword by Steve Young, NFL Hall of Famer

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BRYAN W. ADAMS

**LEGACY<sup>®</sup>**

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## SAFEGUARD

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# DEDICATION



My parents, Allan and Gail Adams, for dedicating over 50 years of their lives to helping people plan for the inevitable and giving dignified service to the families they served through their funeral homes. They taught me the principles of hard work, ethics, integrity and how to put others ahead of myself. They also taught me that anything is possible, and that I could accomplish anything in the world if I set my mind to it. That's one of the best gifts I've ever received, and I strive to pass it on to my kids.

My miracle sons, Asher and Shiloh — you inspire me every day!

My wife, Robyn, who supports my dreams more than anyone else. I definitely *out-punted my coverage* when I married her!

My Integrity family, it's an honor to work with so many dedicated partners that live life with integrity in all that you do. Living out our core values of Integrity, Family, Service, Respect and Partnership together as we serve millions of Americans with their life, health and wealth needs leaves a lasting impact on everyone we touch. We have a noble cause, and we're just getting started!

# ABOUT THE AUTHOR



Bryan W. Adams is the Co-Founder and Chief Executive Officer of Integrity and leads the day-to-day operations of the company. Integrity, headquartered in Dallas, Texas, is a leading distributor of life and health insurance, and a provider of innovative solutions for wealth management and retirement planning. Through its broad partner network of agents and advisors, Integrity helps millions of Americans protect their life, health and wealth with a commitment to meet them wherever they are — in person, over the phone and online. Integrity’s proprietary, cutting-edge technology helps expand the insurance and financial planning experience for all stakeholders using an omnichannel approach. In addition, Integrity develops products with carrier partners and markets them compliantly through its nationwide distribution network. Providing best-in-class service to its clients and consumers is at the center of Integrity’s holistic approach to life, health and wealth protection. The company and its partners focus on helping families and individuals prepare for the good days ahead, so they can make the most of what life brings.

Bryan also founded Legacy Safeguard in 2008 to help Americans leave a lasting legacy to be remembered long after they’re gone. His passion for legacy planning comes from his experience growing up in his family’s funeral business, where he witnessed firsthand the impact that proper planning can have on a family.

Prior to founding Integrity and Legacy Safeguard, Bryan was Vice President of Business Development at Directors Investment Group, Inc., a financial services company that operates several life insurance companies, a registered investment advisory firm, a bank holding company and a mutual fund family.

A nationally recognized and respected innovator and thought leader, Bryan is passionate about helping American families plan for the good days ahead. He is also deeply committed to giving back to the communities Integrity serves. Bryan has a degree in Business Administration from Texas Tech University and lives in the Dallas, Texas, area with his family.

# FOREWORD



In 1991, I replaced a legend playing the most visible position for one of the most successful teams in football. And I was miserable. The pressure that came with the job — and that I put on myself — was overwhelming.

At one particularly dark point during that season, I found myself sitting on a plane next to Stephen R. Covey, author of the highly influential series of “7 Habits” leadership books. We struck up a conversation. And for the next 30 minutes, I unloaded my feelings, sharing detail after detail about the difficulties I was facing. I was in a hole of a combination of depression and anxiety, deeper than I had ever been in.

When I had finished, Dr. Covey acknowledged that my situation was indeed complicated. He then asked about the owner of the team I played for. I said he might be the best owner in the business. Then he asked about my coach. A genius, I said — a truly innovative football mind. “What about your teammates,” he asked. “Amazing, the best of the best,” I answered. That’s when Dr. Covey made a point that shifted my entire perspective. He said that with such an owner, coach and teammates, I was uniquely positioned to become the best version of myself as a player. And then he asked a simple but incredibly profound question: Do you want to know how good you can be?

I thought about it for a moment. The answer was yes. I wanted to know. And I suddenly realized I was part of an organization — a platform — that could help me maximize my potential and find out just how good I could be. With this new outlook, I became a different player and person. The success that had eluded me up to then soon followed.

At some point, everyone must ask the same question: Do I want to know how good I can be? Most people would answer the same way I did to Dr. Covey. The key is being willing to work for it — and having a platform to help make it possible. That’s what this book is about.

Since 2016, I’ve worked closely with my good friend and colleague, Bryan W. Adams, to help innovate the insurance and financial services industries. With *Postseason Game Plan*, Bryan provides a powerful blueprint to help agents take their business to the next level. By following it, agents can grow their business by providing a valuable service that creates more meaningful and lasting connections with clients. *Postseason Game Plan* is more than just another sales strategy book — it’s a proven platform for success. And it’s one that can help you truly discover just how good you can be.

Steve Young

Pro Football Hall of Famer

A handwritten signature in black ink, appearing to read "Steve Young". The signature is highly stylized and cursive, with a large, looping initial "S" and a long, sweeping tail that ends in a small flourish.



# TABLE OF CONTENTS



<b>INTRODUCTION</b> .....	9
<b>1. PRESEASON</b>	
Begin With the End in Mind .....	13
<b>2. BE A STAR PLAYER</b>	
Serve Your Clients More Holistically .....	15
<b>3. DON'T BE ONE-DIMENSIONAL</b>	
Life Insurance Is Not Just Funeral Planning .....	20
<b>4. A NAME EVERYONE REMEMBERS</b>	
Don't Let Your Clients Become Faceless Names on a Family Tree .....	22
<b>5. REGULAR SEASON GAME PLAN</b>	
Focus on One Game at a Time .....	27
<b>6. PREPARING TO BECOME A SENIOR MARKET CHAMPION</b>	
Do This One Thing and Advance to the Postseason .....	30
<b>7. THE POSTSEASON BEGINS</b>	
First Round Bye Weeks Are Not an Advantage for a "Hot" Team .....	32
<b>8. GET IN THE GAME</b>	
Offer Legacy Safeguard to Your Clients .....	34
<b>9. RUN THE OPTION</b>	
The Life Insurance Products You Need in Your Game Plan .....	39
<b>10. HOW TO MAKE EVERY DAY GAME DAY</b>	
A Proven Marketing System to Help You Be Successful .....	42
<b>11. UNLIMITED DRAFT PICKS</b>	
The Legacy Safeguard Referral System .....	44
<b>12. SENIOR MARKET CHAMPION</b>	
Getting Ready for Next Season .....	50
<b>13. BUILD A DYNASTY</b>	
Repeat This Plan Year After Year and Become a Dynasty .....	52



# INTRODUCTION

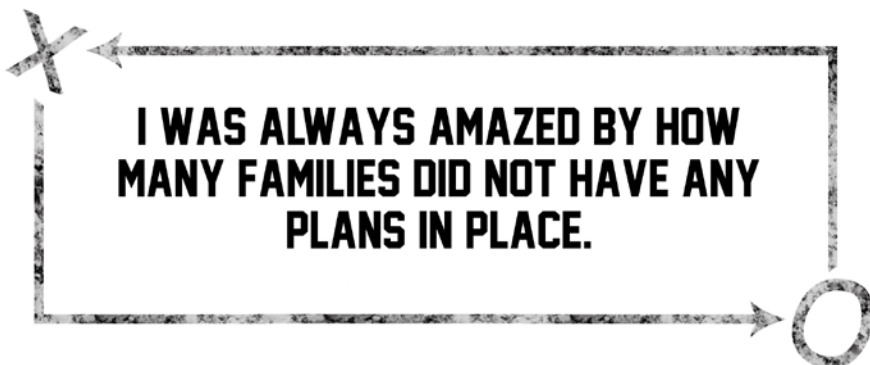


Growing up I learned two very important things — we’re all going to die, and that I love football. Let me explain.

I grew up in a small town in West Texas where my parents owned and operated funeral homes. With Adams as a last name and our family owning a chain of funeral homes called Adams Funeral Homes, you become accustomed to hearing “Addams Family” jokes. And yes, I’ve heard them all!

I was raised in a very small community where you know everyone, and everyone knows you. I was also raised in a time where kids worked. That meant that my sister and I worked in our family funeral home from the time we could open the door and say, “*Welcome to Adams Funeral Home.*”

My time spent in and around the funeral home taught me a lot of valuable life lessons and opened my eyes to the reality of death at a very early age. Most kids don’t have to deal with death very often, other than the death of a pet goldfish, family dog, or maybe the passing of a



grandparent. I saw death *literally* every day. I was always amazed by how many families came into the funeral home and didn't have any plans in place. It left a huge burden on their families when the surviving spouse or children had to pay for their mom or dad's funeral.

While I never really wanted to become a funeral director, I did want to help people address this major need that ultimately affects all of us. I got into the life insurance business to help people plan for the inevitable and take care of their families. Along the way, I've been fortunate enough to co-found and lead an innovative company focused on helping people get the insurance and financial services solutions they need — all as part of a holistic approach to life, health and wealth protection.

Being raised in Texas taught me something else that has also become a lifelong passion of mine. You see, in Texas, FOOTBALL IS KING! For as long as I can remember, I've loved all sports. I've loved playing them, I love watching them and I love studying the strategies it takes to become a champion. I really don't care what sport it is. I'll watch anything — well, except for soccer. I've never quite figured that one out. And I hope my kids don't ever figure it out either because in Texas, there's only one football. While I enjoy watching different sports, there's just something

special about football. My favorite time of year is the start of football season. There's really nothing like it!

When I was in high school, I did what most young men in Texas do — play football. Unfortunately, I played on a team with a decades-long tradition of losing. We were the laughingstock of our district, and no one ever took us seriously. We were the team other schools booked for their annual Homecoming game, because those schools knew they would at least get a “**W**” if they played us. We were perennial losers!

By the time I made the varsity team, my teammates and I decided we had had enough! Even though we weren't the biggest, fastest or the strongest, we were determined to do whatever it took to become successful, win our District that year and make it to the Postseason playoffs. It may not sound like a big deal to you, but this was something that had not been done in over 30 years in Ralls, Texas. Plus, our current team wasn't anything special athletically, so expectations outside of our locker room were pretty low.

That offseason, we had a player-only meeting where we discussed what we wanted to be remembered for — and what it would take to achieve all our goals. Our motto became “Whatever It Takes!” We had t-shirts made and signs hung up all around our weight room and locker room to constantly remind us that we would do “Whatever It Takes” to become champions and make it to the postseason.

The message sank in. We went undefeated throughout the entire regular season and went on to win our district, and even our regional championship. We pushed our way into the state playoffs, where we eventually lost a heartbreaker before we could make it to the championship game. Along

the way, five of us were named to the All-State Team and we changed the way the community expected our team to play. The experience taught me some great lessons that have helped me throughout my life, including the importance of setting goals that stretch you to become more than you previously imagined. I also learned how to follow a game plan — and how to do “Whatever It Takes” to get to where I wanted to be.

Now that I’m working in the insurance and financial services industry, I realize there’s a similar need for a successful game plan. I hope this book helps you better understand the need for helping your clients plan for the good days ahead and protect their families and legacies. I also hope it helps you develop a successful game plan to get you through the Regular Season, into the Postseason and on to becoming a Senior Market Champion!

# PRESEASON



*Begin With the End in Mind*

Before each season starts, every sports team prepares and practices to make sure that they are ready to do everything they can to be successful during the upcoming season. The coaches meet for months to outline strategies. The players work out to make sure that they are in good shape going into training camp, ready to play at their highest level. And the fans follow their favorite team's preparation in anxious anticipation for the season to come. Everyone is also thinking about what it will take to win a championship!

Successful people always **begin with the end in mind**, as Stephen R. Covey outlined in his influential book, *The Seven Habits of Highly Effective People*. As Covey described, "Beginning with the end in mind means to begin each day, task or project with a clear vision of your desired direction and destination, and then continue by flexing your proactive muscles to make things happen."

For Medicare agents, *beginning with the end in mind* is thinking about what you're going to do **after** the Medicare Season ends so you can leverage all the new clients you have served this season and maximize your potential.



As you gear up for Medicare Season, you need to *begin with the end in mind* and think not only about the Regular Season (Medicare's Annual Enrollment Period), but also the Postseason where real champions are crowned! This game plan is all about helping you become a champion and will focus on how to achieve your goals once the Regular Season ends, and the Postseason begins.

If you follow the steps outlined in this game plan, you will not only have a successful Regular Season — you will also be able to better serve your clients by addressing major needs that they have.

## BE A STAR PLAYER



### *Serve Your Clients More Holistically*

If you truly want to be a star player, helping your clients with just their Medicare plan is not enough. Seniors have other major needs that need to be addressed — and life, health and wealth protection should be looked at holistically, because they interact in many important ways. Life insurance in particular is an often-overlooked piece of this holistic puzzle, and one that people typically need extra help in understanding. Let's face it, 100% of humans (including your clients) are going to die. People need to have a plan in place to help protect their family from the unexpected cost and burden of their final expenses.

According to research from the Life Insurance Market Research Association (LIMRA), a surprising number of Americans have no life insurance protection at all — but not because they think they don't need it.





The following research from LIMRA illustrates the scope of the life insurance opportunity:

- In January 2023, only 52% of U.S. households reported owning life insurance. *This is down from 63% in 2011.*
- Overall, there are more than 100 million uninsured and underinsured Americans who say they need (or need more) life insurance coverage.
- Among life insurance owners, 21% say they do not have enough coverage.
- More than a third of those without life insurance (36%) say they haven't purchased it because they are unsure how much they need or what type to buy.
- The top reason people give for not purchasing coverage is that it is too expensive. Yet, more than half of Americans overestimate the cost of life insurance threefold.
- A primary reason Americans purchase life insurance is to **cover burial and final expenses.**
- Seniors are America's fastest-growing market — they need your help with final expense planning!

Source: LIMRA – 2023 Life Insurance Fact Sheet

As an insurance agent who serves the Senior Market, you're probably scratching your head in disbelief that this is really happening. This research is from the life insurance industry's leading authority on market research, and it shows that there's an incredible opportunity for agents to better serve their clients with life insurance — especially since so many people need this coverage.

A recent survey by Agentero found that 78% of Baby Boomer consumers who have used an insurance agent felt their agent provided expert value, 79% said they trusted their agent and 85% said their agent understood their needs. All these statistics demonstrate the huge need and opportunity for agents like you to present life insurance products to seniors. And, since you're already a trusted advisor to your clients, they are more likely to buy life insurance from you. All you need to do is present it to them!

Source: Agentero – The Age of the New and Improved Intermediary

In addition, we have discovered that when an individual has had to plan for the funeral of a loved one, they realize how important it is to have a plan in place to protect their family. Most of the time, they are completely caught off guard when a death occurs, even if their loved one has been very sick. The family goes to the local funeral home and is shocked at the costs associated with planning a funeral. All too often, the kids are planning the funeral for their parents, and they end up not agreeing on what to do and how to pay for it all. Many times, they are even forced to pass the hat or create a GoFundMe campaign asking others for help, because the funeral home requires full payment upfront before the services occur. This is on top of all the stress, confusion and grief that accompanies the loss of a loved one. Without proper planning, this can really be devastating to a family!

So, what are the chances that your clients have planned a funeral before? Let's do some simple math to figure it out. If your client is 65 years old and their parents were, let's say, 30 years old when your client was born, then their parents would be 95 years old today. With the U.S.



life expectancy of 79 years of age in 2023, chances are that client's parents have already passed away — and the client would have likely been responsible for making their parents' funeral arrangements. It is just as probable that they also have already planned for their in-laws' funerals, and maybe even for a sibling or a spouse.

Source: Macrotrends

What all of this means is there is almost a 100% chance that your Senior Market clients have had to personally plan for a funeral before. Because of this, they don't want their family to go through the burden of planning their funeral without the money to pay for it. They know how difficult it was when they went through it themselves — and they want to protect their family from it now. They just need you to bring it up to them!

In addition, most Americans don't have adequate savings to pay for retirement, much less their final expenses. According to the Federal Reserve, only 50% of American households nearing retirement age in 2023 had more than \$10,000 in retirement savings. This is a major issue, because many kids think that Mom and Dad will have the funds to pay for

their funeral expenses when that day comes. Based on this statistic alone, most people's parents will have close to no money at all, much less funds to pay for their final expenses.

Source: Federal Reserve – Changes in U.S. Family Finances from 2019 to 2022

# DON'T BE ONE-DIMENSIONAL



## *Life Insurance Is Not Just Funeral Planning*

I know right now you're probably thinking that you don't want to be a funeral planner or sell just burial insurance. Well, to be honest with you, I don't either! I was raised in a funeral home, and I really don't want to go back there until I have to. One thing I learned by being around the funeral home all those years is that the benefits of life insurance extend far beyond just paying for funeral expenses.

As discussed earlier, all of us are going to die. As the saying goes, nothing is certain other than death and taxes. That's true for you, it's true for me and it's certainly true for your clients and everyone else in the community you serve. I think it's our responsibility to help our clients plan for it and lessen the burden on their family. Helping people prepare for the inevitable and protect their legacy is something I believe we're obligated to do as trusted advisors. And it doesn't just mean their funeral expenses, even though that's a big part of it.

Growing up around the funeral home, I was always amazed to see how many people had nothing prepared for when they passed away. It

didn't matter how wealthy someone was, or how poor they were, the lack of planning was apparent in every socioeconomic class and every ethnicity. It affected everyone! This is a major issue that people just don't want to confront, and it's often because most of their advisors simply never brought it up to them.

In addition to not planning for funeral expenses, many Americans don't plan for immediate household expenses their family will have to address right after their death. Immediate household expenses, or what I call "family expenses," are expenses that a family cannot avoid after the death of their loved one. They can include rent or mortgage payments, credit card debt, car loans, loss of income, hospital and medical bills, taxes, and many more. Failing to plan for these immediate family expenses can leave the surviving family in a very difficult position.

With that in mind, I believe that life insurance should be approached from a total expense perspective consisting of funeral expenses plus family expenses. This will give your clients a much more accurate assessment of the actual expenses that their family will incur when they pass away. Using needs-based analysis tools can help you estimate the total expenses for your clients.

# A NAME EVERYONE REMEMBERS



*Don't Let Your Clients Become Faceless Names on a Family Tree*

I also believe that a holistic approach to meeting client needs should go deeper than just planning for the actual expenses the family will face. Everyone wants to leave a lasting legacy and be remembered long after they're gone. For as long as man has walked the earth, there have been examples of people wanting to be remembered. Walk through any city, town or village, and you will find monuments for people and what their life was about. Cemeteries are filled with monuments for a reason. People want to be remembered, and their families want to make sure they're remembered for generations. We can all think of a building that someone has their name on, or maybe a street or boulevard named after somebody

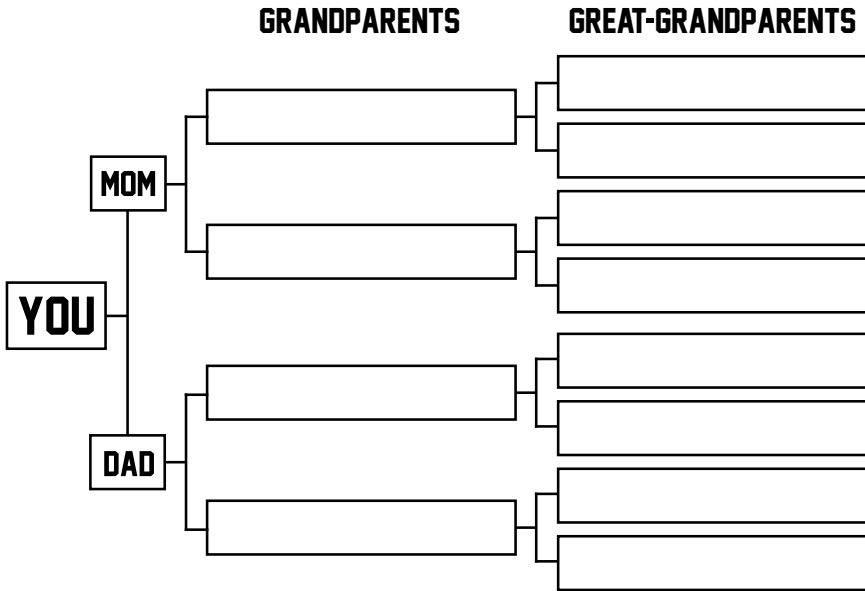


famous. However, what typically happens to most of us is we just become a faceless name on a family tree.

Here's proof. Can you name your great-grandparents? Not what your family called them, but their actual full names?

If you're like most people, you might be able to think of one or two — but remember, you have eight great-grandparents. Now, try to name all EIGHT!

Use the family tree below to see just how many you can name.



It's tough, isn't it! Also, think about what their life was all about. What did they do for a living? What was their daily life like? What did they want to be remembered for? What were they proud of? What traditions and values did they want their family to keep? We're all just a couple of generations removed from our great-grandparents, and yet most of us know nothing about them!

In fact, many grandkids sometimes know very little about their own grandparents. My dad's father died before I was born — I never knew him. Everyone simply knew him by the initials R.H., and I always heard



stories about him when I was growing up, but I didn't ever really know him. To me, he was essentially a faceless name on the family tree.

One day, a very sweet lady from church asked me if she could research my family genealogy as a gift to me, since she knew how passionate I am about legacy planning. I was thrilled! This was something that I always wanted to do, and now I had someone who wanted to do it for me — what an amazing gift!

I went over to her house, and she explained the process to me. She said that she only needed a few items from me and that she would handle the rest. She needed the full legal names (including maiden names) of my parents and my grandparents. She also needed birth dates and the city and state where everyone was born. Pretty simple stuff, right? Well, for me, it was a little more complex. I went home and tried to remember what my granddad's full name was, but for the life of me I couldn't remember it. I looked everywhere and couldn't find it. The only choice I had was to call my dad and tell him that I couldn't remember his dad's name, and that was way too hard for me to do. What kind of grandkid doesn't know his own granddad's name? I just couldn't make that call.

For a few weeks, I avoided this lady at church because I was afraid she would ask me about my genealogy. Finally, she called me and asked if she had done something to offend me, because I had never gotten back to her with the information. I broke down and apologized to her, and then told her that I couldn't move forward because I could not bring myself to ask my dad about his father that I knew nothing about. She was so sweet and convinced me to call my dad and ask him what the initials R.H. stood for.

That night, I called my dad and explained everything to him. Even though I was embarrassed about having to make this call, something really special happened. We talked about my granddad more than I think we ever had. He told me that R. H. stood for Robert Henderson and talked about the significance of his name and where it came from. He also told me some stories about my granddad and how he died at such an early age. He talked about his personality and even described in vivid detail the color of his light blue eyes. It was an amazing experience, and I was so glad I asked!

Now, my mom's dad was another story. My PaPa was an amazing man, and I knew him well. I spent as much time as I could with him as a kid, and we had a blast! He was so full of life and had more joy than anyone I have ever met. He had a larger impact on my life than anyone else, and I love him more than I can ever explain. He taught me how to hunt, how to fish, how to laugh and how to just enjoy the moment no matter what you're doing.

At his funeral I was asked to say a few words, and as I prepared for it, I realized that my kids would never know my PaPa. This was the person that had the most significant impact on my life growing up, and yet my kids would never know him. To them, he would be just another story and another name on our family tree.

I'm sure you could share similar examples of your own. While it may not necessarily be a grandparent, we all have someone in our life that we would give anything to spend just one more day with. Isn't it amazing how quickly a person can become forgotten? It's so sad to me!

The realization of this had such an impact on me that I created Legacy Safeguard — an entire program that specializes in helping people leave a lasting legacy to be remembered long after they're gone. Legacy Safeguard offers many legacy planning benefits to members, but its main goal is to help people be remembered and to lessen the burden on their loved ones at the time of need. The program provides members with legacy planning and end-of-life planning guidance, assistance and support services. Members receive the following benefits when they enroll in Legacy Safeguard:

**Legacy Safeguard Member Benefits**

- Legacy Planning Services
- Estate Planning Support
- End-of-Life Planning, Guidance & Assistance
- Support for Survivors

Again, I believe that everyone wants to leave a lasting legacy and be remembered long after they're gone. With Legacy Safeguard, we hope to help them accomplish this.

## REGULAR SEASON GAME PLAN



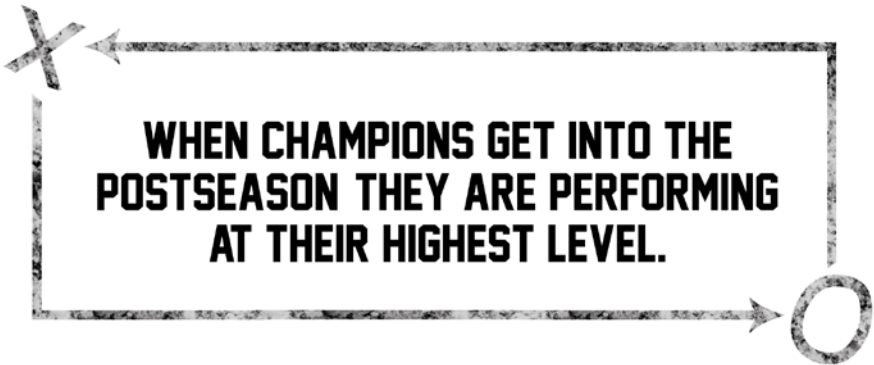
*Focus on One Game at a Time*

Now you're thinking, what does this have to do with Medicare Season? Well, as the research shows, your Medicare clients are the exact same people that need life insurance and holistic planning. Plus, they all want to be remembered long after they're gone. Your clients know the need for this kind of planning exists. They have dealt with this before, and they don't want to have their family go through it without a plan



in place. Your clients, who you meet with time and time again, want to buy life insurance from you, their trusted advisor! With that in mind, you can go into each Medicare Season with a whole new game plan to help solve this problem for your clients.

Remember that this game plan is to help you get through the Regular Season and into the Postseason so that you can become a Senior Market Champion! In sports, great teams take it one game at a time, without looking ahead in the schedule. They have the discipline to take care of the business at hand — but after each game, they also reflect on their level of play to prepare for the next game! Top performers review game film, study scouting reports and continue to train hard so that they're getting better every day. This ensures that they are always moving toward their end goal of becoming a champion.



When champions get into the Postseason, they are performing at their highest level. Pick a sport and think about the “hot” team that’s heading into the Postseason. They may not have been the best team throughout the regular season, but they are typically the team that makes it the furthest

in the Postseason. They execute their plan the best and hit their stride at the right time. Use our proven game plan this Medicare Season to make sure you're on a winning streak in time for the Postseason!

During Medicare Season, you need to focus on helping as many clients as possible with their Medicare plans. Play one game (each presentation) at a time. Follow all the compliance rules from the Centers for Medicare & Medicaid Services (CMS), because in this game you don't want any penalties to set you back. Serve your clients and give them all that you have during the Regular Season. And be sure to take time after each presentation and review what you learned from each appointment that will help you be successful when you get to the Postseason.

# PREPARING TO BECOME A SENIOR MARKET CHAMPION



*Do This One Thing and Advance to the Postseason*

As you prepare to become a Senior Market Champion, you need to think differently about each appointment. You're not playing checkers anymore! Now you're playing chess — and you need to think multiple steps ahead so that you are always on top of the game. So, how do you do this?



After each presentation you make this Medicare Season, take a moment to think about who you just met with. We're not talking about taking an hour after each appointment; we're talking about taking **less than one minute** to think and see if you can check one or more of the following boxes about the client that you just helped:

- **Are they 65 years old or older?** *If so, chances are they have planned for a funeral in the past and are a great life insurance candidate.*
- **Do they have kids and grandkids?** *People with a family don't want to be a burden on their survivors.*
- **Do they seem like the type of person who likes to plan ahead?** *People who plan ahead like to plan for everything. There's nothing more guaranteed than dying, so they need a plan!*
- **Are they a person who wants to be remembered long after they're gone?** *I think this is just about everyone!*

In most cases, you'll be able to check at least one of these boxes for each client. Make a note of it on the client's profile page in your client management system — and that's all you need to do during the Regular Season! Don't worry about following up with them about life insurance while the Regular Season is still in progress. This will keep you focused on serving as many people as possible with their Medicare plans, which is also a key piece of the holistic life, health and wealth protection puzzle.

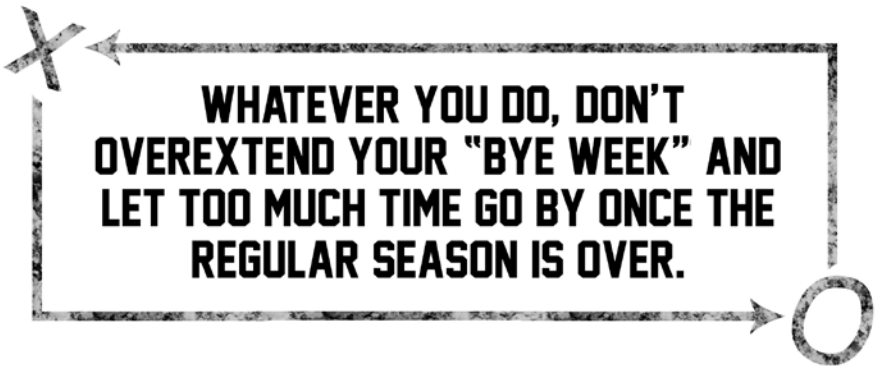


## THE POSTSEASON BEGINS



*First Round Bye Weeks Are Not an Advantage for a “Hot” Team*

Now that you’ve successfully completed the Regular Season, it’s time to shine in the Postseason so that you can become a Senior Market Champion! Because you did a good job of taking less than a minute after each appointment to note which clients might be good candidates for life insurance, it’s time to get started putting together a game plan on how to go back and set appointments to meet with them about their life insurance needs.



Whatever you do, don't overextend your "bye week" and let too much time go by once the Regular Season is over. There are a ton of examples of "hot" teams that had a bye week going into the Postseason and then got beat by an inferior opponent in the playoffs because they got out of their routine and their rhythm. The issue is that they rested too much and got too comfortable before the Postseason began. Ask almost any coach and they'll tell you that they would rather not have a bye week when their team is on a hot streak, because they know how easily it can backfire on them.

I'll never forget when the Dallas Cowboys were going into the playoffs with a bye week in 2007, and their star quarterback, Tony Romo, decided to jet off to Cabo San Lucas with his then girlfriend, Jessica Simpson, for some much needed "R&R" during his time off. One of the most memorable bye weeks in Cowboys history was followed by another unexpected vacation. There was no laughing after Dallas' 21 – 17 loss to the New York Giants. The Cowboys, and especially Romo, wanted to hide their heads in the sand. While Dallas may have been the best team that year, it was the Giants who went on to win the Super Bowl!

Don't let this happen to you after the Regular Season ends. Sure, catch your breath, but get right back to work. Use the marketing strategies we outline in this book to propel you to the next level.

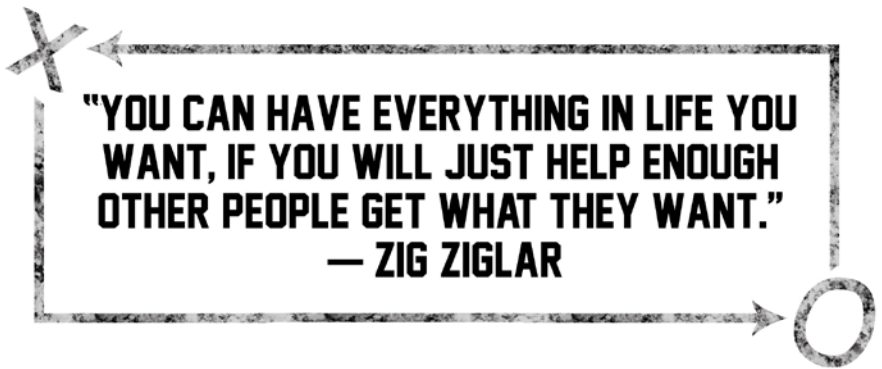


## GET IN THE GAME



*Offer Legacy Safeguard to Your Clients*

As discussed earlier, I believe that everyone wants to leave a lasting legacy and be remembered long after they're gone. If you're appointed with a life insurance company, we want to help you offer each one of your clients a free Classic Membership in Legacy Safeguard as a way of thanking them for trusting you with their Medicare plan. You may be asking yourself, why in the world are you going to let me give my clients this valuable legacy planning service completely free of charge? Well, as Zig Ziglar says, "You can have everything in life you want, if you will just help enough other people get what they want."



Over the years, I've found this advice to be wise and true, and it's why we're willing to give away this service — even if your client doesn't buy a life insurance policy. After all, this is not just about selling life insurance; it's about helping people leave a lasting legacy and being remembered for what is most important to them. We want to let you enroll your clients into Legacy Safeguard *free of charge* so that they don't end up being another faceless name on their family tree. We hope that your clients' grandkids or great-grandkids are able to remember as much as possible about their grandparents' lives, histories and values, and not end up like my family stories that I shared earlier.

Again, this is bigger than life insurance and financial planning alone. You have the opportunity to help your clients leave a lasting legacy, be remembered for years to come and lessen the burden of expenses on their family. To help you take advantage of this opportunity, we have put together a letter to send your clients to thank them and introduce them to Legacy Safeguard.

## Sample Legacy Safeguard Client Letter



<FIRST NAME> <LAST NAME>  
<ADDRESS>  
<CITY> <STATE> <ZIP>

Dear <FIRST NAME>:

I'm so glad to have you as a valued client. My work is about helping people with a holistic approach to coverage.

That's why I personally offer my clients a membership to Legacy Safeguard® services – **free of charge**. Legacy Safeguard is a comprehensive and meaningful legacy planning service designed to help you leave a lasting legacy and ensure you will be remembered for generations to come.

I really believe this kind of planning is important. Through Legacy Safeguard, you will receive the following benefits:

- **Legacy Planning Services**, including an archive to capture your important information and final wishes
- **End-of-Life Planning**, including expense estimators and on-call advisors
- **Estate Planning**, including an attorney locator and FREE legal documents
- **Support for Survivors**, including assistance that's personalized for you

I'd love to meet with you and see if you can benefit from this no-cost service. Please call me at <PHONE> so that I may help you protect your family and legacy.

Sincerely,

<AGENT NAME>  
<AGENT EMAIL ADDRESS>

*You can download this client letter now at  
[www.LegacySafeguardUniversity.com](http://www.LegacySafeguardUniversity.com).*

I know you may be hesitating because you have so many clients, and you don't know how you're going to be able to follow up with all of them. The good news is you don't have to mail them all out at one time! Maybe you want to start by sending out 50 – 100 letters the first week, and then

systematically send out the rest as you get started. This is definitely a smart strategy if you have more than 500 clients. I recommend that you pick your top 100 clients that you've recently met with and think would benefit the most from this service. Send it to them first. Then call them within one week and explain why you mailed them the letter. Thank them for trusting you with their Medicare plan and set an appointment with them to answer any questions they have about their new Medicare plan and to discuss Legacy Safeguard and their final expenses. We have included the following sample phone script you might want to use to set this appointment.



## **Sample Phone Script to Set an Appointment**

*Hello, this is <Your Name>, is Mr./ Mrs. \_\_\_\_\_ available?*

*Hello, Mr./ Mrs. \_\_\_\_\_. This is <Your Name>, and I helped you with your Medicare plan this year. How is everything going for you?*

*I recently sent you some information about Legacy Safeguard, which is a service that I believe in so much that I'm providing it to all my clients, FREE of CHARGE. Legacy Safeguard is a legacy planning and end-of-life planning service that helps you leave a lasting legacy and be remembered long after you're gone, and I want to provide this to you FREE of CHARGE.*

*I would like to also stop by to go over this information with you so I am able to answer any questions that you may have about the Medicare plan you enrolled in.*

*This will only take a few minutes, but it will be very beneficial for you and your family in the future. Are mornings or afternoons usually better for you? (WAIT FOR AN ANSWER).*

**(Whichever they say, give them two different times on two different days to set the appointment. Then ask which of the two times best fits into their schedule.)**

*Great! I look forward to talking on \_\_\_\_\_ at \_\_\_\_\_. Please make sure that you add this date and time to your calendar. I look forward to seeing you on (Date) and (Time).*

*Thanks, and have a great day!*

## RUN THE OPTION



### *The Life Insurance Products You Need in Your Game Plan*

Now you may be saying, “Well, I understand how to get started in the Postseason, but what life insurance products do I need to offer my clients?” It’s a very good question. You’ll be glad to know there are many leading insurance carriers in the country ready to help make sure that you have the best options for your clients from the leading name brand companies.

It’s important to go into every presentation prepared for any outcome. The reason sports teams practice against a scout team is to make sure they’re prepared for any play that the other team might throw at them. You also need to be prepared for any contingency before you go into the game.





We believe every agent in the life insurance market needs to have at least three primary products in their portfolio before they go into any appointment. All great sports teams have their “go-to” plays. These are the plays they know will be successful, and they can execute them in their sleep. In similar fashion, you need to have some primary insurance products that you can go to and present comfortably.

Because you know that not every play is going to be a simple run up the middle, you need several different products in your game plan. We recommend that you have a fully underwritten option for those in great health or for your clients’ children as they begin to work with you. In addition, you need a good, simplified issue-level pay and graded death benefit product for those clients who want the option to pay over time. Most reputable and respected life insurance companies offer both of these types of products. Finally, you need a really good guaranteed issue life insurance product for those individuals who can’t get coverage with any of the simplified issue products.

**Types of life insurance products you need:**

1. Fully Underwritten Life Insurance
2. Simplified Issue Level Pay Product with Immediate and Graded Death Benefit Options
3. Guaranteed Issue Whole Life Product

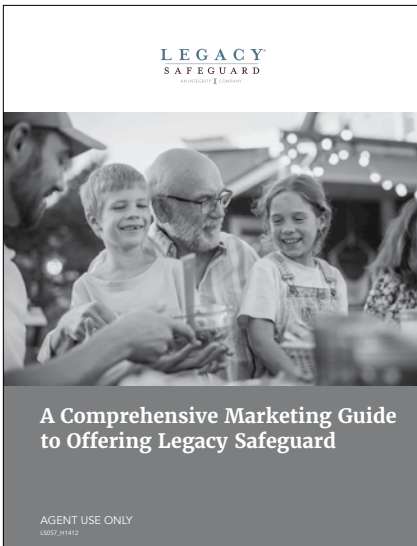
Again, leading insurance carriers offer all these types of products.

# HOW TO MAKE EVERY DAY “GAME DAY”



*A Proven Marketing System to Help You Be Successful*

Now that you are appointed with one or more life insurance companies and you have set an appointment with your clients, you’re ready to make a client presentation. You need to have a good game plan going into this



appointment. Top teams often script their first series of plays so that team members know what to expect and are ready for a successful start to the game. We, too, have scripted out the entire presentation process for you to be successful in our *Comprehensive Marketing Guide to Offering Legacy Safeguard*.

This guide includes the Legacy Safeguard Client Presentation that is a proven method to increase your sales and better serve your clients and prospects. You will find that this is one of the easiest sales presentations you will ever make. It starts by meeting with your clients, thanking them for working with you on their Medicare coverage and answering any questions they have about their plan.

You then introduce Legacy Safeguard and tell your clients you're going to enroll them in this valuable service for free as a way to thank them for trusting you with their Medicare plan. From there, you transition to life insurance by telling them you believe that "part of leaving a lasting legacy is protecting their family from the unexpected cost and burden of their final expenses" and introducing them to a leading life insurance company. It's really that simple — and we have it all scripted out for you step by step!

You can download this comprehensive marketing guide now at [LegacySafeguardUniversity.com](http://LegacySafeguardUniversity.com).



## UNLIMITED DRAFT PICKS



### *The Legacy Safeguard Referral System*

Most agents make the mistake of immediately leaving the house after they close the sale. They run out the door and hope the client doesn't change their mind. That's like scoring a touchdown and forgetting to kick the extra point! Make sure that you don't make this mistake, because winning or losing can be determined with Special Teams!

A successful referral system is a game changer, and with Legacy

Safeguard, you have an incredible turnkey system that will help you earn more referrals than you ever thought possible! By providing your clients with a free Legacy Safeguard membership, you are not selling a product — you're helping people leave a lasting legacy. We believe that a big part of leaving such a legacy is helping others leave one too. With



that in mind, we help people “pass it on” by allowing each new member of Legacy Safeguard to sponsor up to six of their friends and family into Legacy Safeguard. This helps your clients give people they care about the same opportunity to leave a lasting legacy and be remembered for generations to come.

The numbers can add up fast. If you’re working with a couple, they can sponsor up to 12 new members into Legacy Safeguard! These are people you will need to meet with to enroll them in Legacy Safeguard. While you do that, you will also be able to explain to them that part of legacy planning is also taking care of their life insurance needs so that they don’t leave a burden for their family when their time comes.

Our system is simple, but very effective. Empowering new Legacy Safeguard members to sponsor their friends and family into Legacy Safeguard provides you with a powerful referral system! By using it, you can increase your business and reduce your marketing expenses at the same time!

Every agent wants to know where they can get leads. Many agents have become overly dependent on leads, always waiting for the next lead that can be a silver bullet to fix their business. They try direct mail leads, cold calling list leads, internet leads and anything else they can do to get in front of someone. However, when they’re in front of a new client, they are often scared to death to ask for referrals — and referrals are the very best leads you could ever have!

I believe that there are three reasons why people don't give you referrals:

1. **YOU DON'T ASK!** You can't get anything in this world if you don't ask.
2. **They are concerned about confidentiality.**
3. **They don't know how you're going to handle the referrals.**

You can address each of these three major concerns beforehand by understanding them before you ask for referrals — and yes, you do have to ask! With the Legacy Safeguard Referral System, we teach you how to address these issues upfront and earn more referrals than you ever thought possible!

Referrals can exponentially increase your leads, which in turn increases your sales! For example, if you have five clients that each sponsor six people, you now have an additional 30 leads for FREE! These are fresh, new leads from a source you know, and they didn't cost you anything. Sales is a numbers game, and this system increases your numbers in a huge way! By using the Legacy Safeguard Referral System, you can in fact double your sales without increasing your expenses!



Think these numbers are unrealistic? Let me tell you about an agent who was just as skeptical as you may be right now. Years ago, I was leading a sales training workshop for a large group of agents. When I got to the referral training section, I asked who thought they were good at earning referrals. Out of about 100 agents in the room, only one agent raised his hand. This is a pretty typical response. In fact, usually no one raises their hand because most agents don't feel like they do a good job earning referrals. However, on this day there was this one young agent who immediately threw his hand up in the air and was proud to do it. I asked him to come to the front of the room and share his strategy. It was the typical strategy that most agents have been trained on, and the more seasoned agents in the room quickly started shaking their heads. They had heard it all before, tried the approach and knew from experience that it simply didn't work to produce meaningful results.

When I asked the confident young agent how many referrals he had gotten in the past week, he proudly said, "Three!" Then I asked, "How many sales have you made off of those three referrals?" He put his head down and quietly said, "Zero." The more experienced agents in the room started laughing as if they could have answered that question for him.

To save this young man from any more embarrassment, I said, "Okay let's make a deal. I'll train you on the Legacy Safeguard Referral System. All I ask is that you try it for only one week, and if it doesn't work, then call me up, tell me I'm crazy and go back to using your current system." An older agent in the back of the room yelled out, "What do you have to lose? Your referral system doesn't work either!" The room erupted in



laughter! The young man returned to his seat with his head down like someone had kicked his dog.

I then went through an entire training on the Legacy Safeguard Referral System, showing the group not only how the system works, but also how easy it is to use. At the end of the training session, I called out the young man by name and reminded him of our deal — that he would try our system for one week, and if it worked, he would keep going. If it didn't, he'd go back to what he was doing. After he had seen our entire training system he said, “No problem, I've got this!”

A few days later, I was sitting in my office when I got a call from this young man. He was talking a mile a minute and was as excited as I've ever seen an insurance agent. He said that he had earned 37 referrals that week and he couldn't believe how easy it was. I said, “That's great, but it's only Thursday — keep going!” He said, “There's no way. I've never had this many leads before, and I don't know how I can ever get back to all these people.”

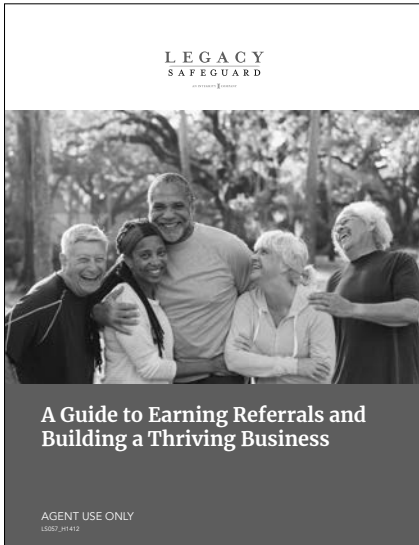
Sensing that he was a little overwhelmed, I agreed that he had enough leads for one week, and then suggested that we track each of these referral leads and see what would happen with them.

After all, it wouldn't matter how many leads he had obtained if he couldn't sell any insurance policies with them. What transpired next was pivotal for this young agent's career.



Over the next month, we tracked every one of these 37 referrals — and from them, he sold 26 policies! He went on to become the number one agent in that agency and has continued to enjoy consistent success through the quality leads he gets using our referral system!

As the old adage goes, “Give a man a fish, and you’ll feed him for a day. Teach a man how to fish, and you’ll feed him for a lifetime.” We were able to teach this young agent how to fish like a pro and eat well for the rest of his life because of this simple, yet proven system. Every sales professional needs a great referral system to help them step up their game and become a champion. This agent put himself on the path to the Hall of Fame because of how well he absorbed and executed this game plan.



As you can see, the Legacy Safeguard Referral System simply works! To help you become more comfortable with asking for referrals, we have created a complete referral training manual called *A Guide to Earning Referrals and Building a Thriving Business*. We highly recommend you review this guide to learn more about the basics of asking for referrals.

# SENIOR MARKET CHAMPION



## *Getting Ready for Next Season*

You've had a successful Regular Season where you served a lot of clients with their Medicare plans. You've then advanced into the Postseason and assisted your clients with their life insurance needs. You've also helped them leave a lasting legacy with Legacy Safeguard. In addition, you've implemented Legacy Safeguard's proven referral system — and gained hundreds of new clients by implementing this simple, yet effective game plan. So, what do you do now? You start all over and do it again!

Now that you have served your clients holistically with another major need, you're no longer just their insurance agent; you've become their trusted advisor. When the Regular Season starts up again next year, you'll be ready to implement this plan even better! And this time,



you'll have hundreds more clients to help with Medicare coverage because of all the new clients you've gained and served through Legacy Safeguard. This game plan is built to help you grow your Medicare and Senior Market business year after year!

The truth is, there are no real overnight successes. People work their fingers to the bone for years before they ever really make it. Look at any major business in the past hundred years and you'll find people that worked hard for long periods before they became an "overnight success." I think the legendary coach Vince Lombardi said it best: "The dictionary is the only place that success comes before work. Hard work is the price we must pay for success. I think you can accomplish anything if you're willing to pay the price."

The same is true for this plan. You'll need to work your tail off to implement it and make it part of your everyday practice. However, there is a huge compound effect to using a plan like this. If you implement it consistently, you will have results and your business will grow.

You see, the subtle brilliance of this game plan is that it prepares you for the next Regular Season and gives you additional draft picks (clients) to achieve even more success in the season to come — all thanks to the Legacy Safeguard Referral System. Not only have you just become a Senior Market Champion, you're ready to build a dynasty!

## BUILD A DYNASTY



*Repeat This Plan Year After Year and Become a Dynasty*

One unwritten goal that every sports franchise has is to become a dynasty. Winning one championship is great, but if you can win multiple championships over a short timeframe, you can become a dynasty — and the star players end up in the Hall of Fame. Think about some of the greatest teams of all time. The Pittsburgh Steelers in the ‘70s, Chicago Bulls in the ‘90s, Detroit Red Wings in the late ‘90s/early 2000s, Dallas Cowboys in the ‘90s, the New England Patriots over the past 20 years and the New York Yankees many different times over the past 100 years are

just a few examples. All these teams had great players. What set them apart was consistently executing at their highest level over and over, and thus becoming known as a dynasty.

The UCLA Bruins may be the best example there is of a sports dynasty. Their brilliant coach John Wooden



had an often-repeated mantra: “Winning takes talent; to repeat takes character.” It takes a lot of character and hard work to continue to win year after year. Coach Wooden led the Bruins basketball team to 10 NCAA championships in 12 years! It’s a feat that will most likely never be repeated, and he accomplished it while becoming known for his ethics and integrity. I truly believe that if you “do the right thing” every day — if you don’t worry about yourself as much as you are concerned with your clients — you will consistently end up on top!

Now, it’s true that sports dynasties aren’t as common as they used to be. With free agency, team parity and other factors at play, you just don’t see as many multi-championship runs anymore. Most players are concerned with themselves — and that just doesn’t work in team sports! The best way to build a dynasty is to start from within and develop your team (clients) personally. Major League Baseball has a player development farm system for this exact reason! You need to have your own farm system and develop your team if you want to build a dynasty.

How do you make your business a dynasty — a business that continues to grow and serve more people year after year while outperforming others in your market? As Jim Collins, the bestselling author of *Good to Great: Why Some Companies Make the Leap... and Others Don't* says, “Greatness is not a function of circumstance. Greatness, it turns out, is largely a matter of conscious choice, and discipline. Good is the enemy of great. And that is one of the key reasons why we have so few people become great. Few people attain great lives, in large part because it is just so easy to settle for a good life.”

So, you have a choice. Will you settle for the “good life,” or will you make a conscious choice and have the discipline to make it a GREAT LIFE? The choice is yours — and now it’s even easier to make. I’ll see you on the champion’s podium!