

*Understanding Life Insurance Products in Today's
Market for the Policy Owner and the Advisor*

**Policy Optimizer Program
(POP)**



The Policy Optimizer Program is a complimentary service offered by First Choice Brokerage™ to assist insurance professionals analyze and review their clients' existing life insurance coverage. The program is not designed to encourage the replacement of existing life insurance coverage. Products and services offered through First Choice Brokerage™ may not be approved for use in all states. First Choice Brokerage™ and their representatives do not provide tax, accounting or legal advice. Such services should be provided by the client's own advisors.

POLICY OPTIMIZER PROGRAM

AGENT INTRODUCTION



The Policy Optimizer Program (POP), exclusive to First Choice Brokerage™, was designed to help our affiliated insurance professionals help their clients make certain that the life insurance coverage they purchased in previous years will still be around to protect them and their loved ones when it is needed the most.

What is Policy Optimizer Program (POP)?

POP is a turnkey program designed to assist you in reviewing your clients' life insurance policies. We developed this program in response to the drastic changes in the life insurance industry in recent history. Over the past 20 years, falling interest rates, tremendous advances in underwriting procedures, a bearish stock market and other factors have affected the performance of many "in-force" life insurance policies. These policies may not be performing as originally expected and may not accomplish its purpose. With the help of First Choice Brokerage™, you can help your clients get back on track.

Great Opportunity for You

POP represents a tremendous opportunity to visit with clients and enhance their existing life insurance portfolio. If you do not do it, someone else will. First Choice Brokerage™ has developed this program to help you ensure that your clients' policies are performing as they should. If we determine the policies are not performing up to par, we will help you identify solutions to improve the situation.

Our program provides you an analysis of your clients' existing policies and alternatives for the policies going forward. This presentation provides real numbers, real alternatives and most importantly, it is easy to understand.

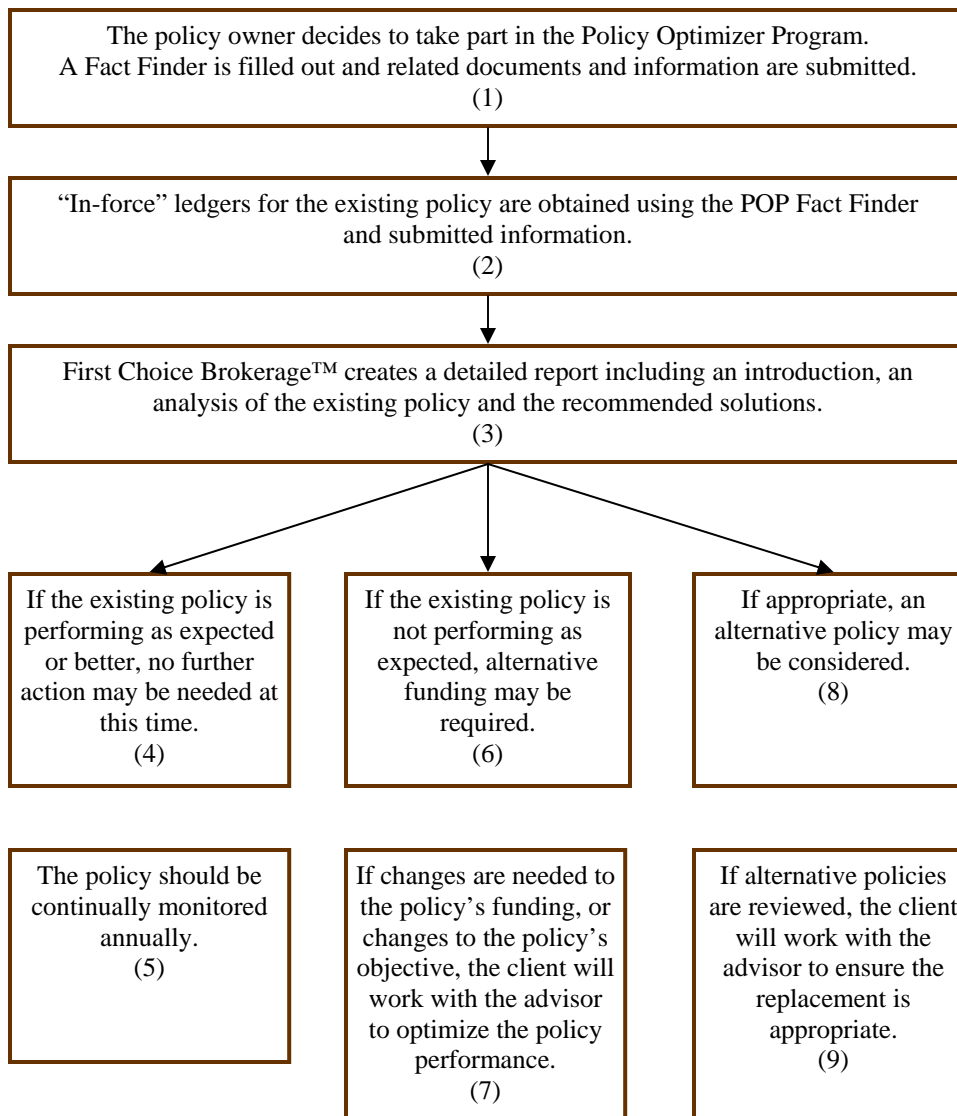
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THE PROCESS



Ideal Candidates: Individuals or businesses with permanent life insurance policies who would like an evaluation to determine if their policy is performing as expected.



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SIMPLICITY



What makes the Policy Optimizer Program different from other programs?

There are similar services provided by other insurance companies. Unlike those insurance companies, we can offer you an unbiased analysis of your clients' policies. In addition, it simplifies the review process making your life easier. Instead of sending out multiple requests to various insurance companies for their analysis, First Choice Brokerage™ will put all the information together for you. We have relationships with over 35 insurance companies and will work with you selecting only the best products available in the market today. Working with First Choice Brokerage™ is a "one shop stop".

Once you are ready to get started, please give us a call 877-99FIRST (877-993-4778) and speak to one of our experienced Account Managers.

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