PHP™

AGENCY

AN INTEGRITY COMPANY

Voshon Cain - Marketing Director

PHP™
AGENCY
AN INTEGRITY COMPANY

PEOPLE HELPING PEOPLE (PHP) IS A FINANCIAL MARKETING ORGANIZATION (FMO)

WE MARKET INSURANCE & RETIREMENT PRODUCTS THROUGH THE NATIONS TOP PROVIDERS:

National Life Group®
AMERICAN NATIONAL®
NORTH AMERICAN. A Sammons Financial Company
AIG
Foresters Financial
Mutual of Omaha
F&G ANNUITIES & LIFE
SILAC INSURANCE COMPANY
Lincoln Financial Group®
John Hancock

INSURANCE

- EQUITY INDEXED UNIVERSAL LIFE
- UNIVERSAL LIFE
- WHOLE LIFE
- TERM LIFE
- LONG TERM CARE & DISABILITY
- FINAL EXPENSE
- LIVING BENEFITS

RETIREMENT

- EQUITY INDEXED ANNUITY
- FIXED ANNUITY
- IRAs / SEP IRA
- 403(b) / 401(k) ROLLOVERS

OTHER

- DEBT SETTLEMENT
- TAX RESOLUTIONS
- COLLEGE SAVINGS
- BUSINESS OWNER SOLUTIONS

WE FIND THE BEST SOLUTIONS FOR OUR CLIENTS **SIMILAR TO:** Expedia Hotels.com™ travelocity®

WE DON'T CHARGE FOR OUR SERVICES OR MARKUP PRODUCTS.

UNDERSTANDING LIFE INSURANCE

TERM

10, 15, 20, 30 YRS

35 YR OLD BUYS A 30 YR TERM POLICY

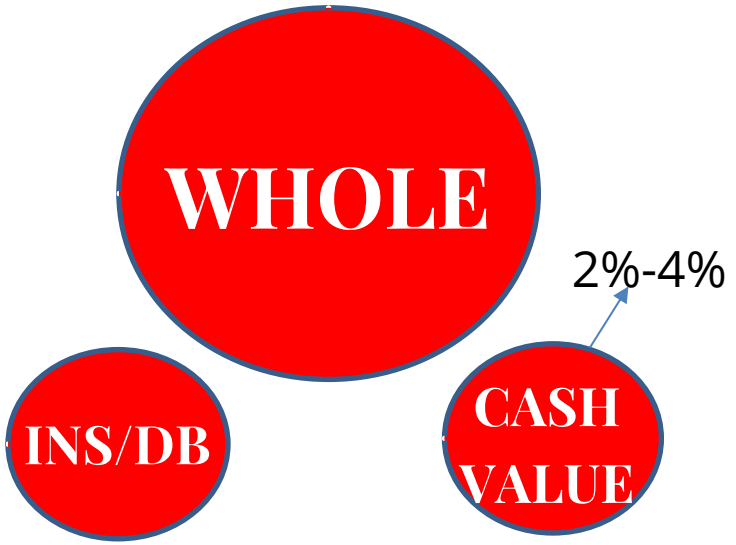
@ AGE 65 POLICY EXPIRES

NOW WHAT?
2 OPTIONS:

- Renew w/current company @ age 65
- Purchase new policy with a different company

Either way..

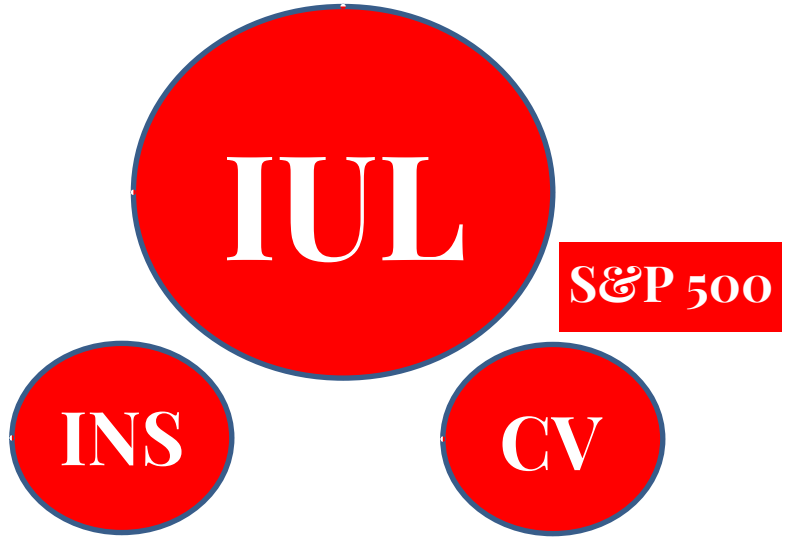
WHOLE



PERMANENT
TO AGE 100

*Grows Slow
*High % Rate on Loans
*Loans decrease DB
*CV goes to Insurance Co.

INDEX UNIVERSAL LIFE



PERMANENT
TO AGE 100+

LIVING BENEFITS!

*Growth based on the Market
*Principal Protected
*Family Receives both
*TAX FREE!!!

DO WE **HAVE LIFE INSURANCE?**

INSURANCE **THROUGH OUR JOB**

\+ AFFORDABLE
\- DOESN'T FOLLOW US WHEN WE LEAVE
\- POTENTIAL HIGHER RATE CLASS IN THE FUTURE OR RISK OF BEING INELIGIBLE
\- NO LIVING BENEFITS

PAYS OUT

	WHEN WE PASS AWAY	LIVING BENEFITS WHILE WE ARE ALIVE
OLD TYPE	✓	✗
NEW TYPE	✓	✓

LIFE INSURANCE

LIVING BENEFITS

*ACCESS TO A PORTION OF OUR POLICY'S DEATH BENEFIT **WHILE WE ARE ALIVE IN THE EVENT OF:***

1. **TERMINAL ILLNESS** - DEATH DIAGNOSED WITHIN 12 - 24 MONTHS BY A PHYSICIAN.
2. **CHRONIC ILLNESS** - CAN'T PERFORM 2 OF 6 ACTIVITIES FOR DAILY LIVING FOR 90 DAYS.
3. **CRITICAL ILLNESS** - CANCER, HEART ATTACK, ETC.
4. **CRITICAL INJURY** - COMA, PARALYSIS, ETC.

BUSINESS OWNER SOLUTIONS

What is your business succession plan?

We specialize in Key Man Insurance, Buy Sell Agreements & Executive Bonus Plans

Learn more about TAX ADVANTAGES through Life Insurance

We offer additional ways to PROTECT your Retirement