



SMU

Senior Markets University

Senior Markets University is dedicated to helping you grow your business, sell more products, and increase your income.

If you sell annuities, life insurance, Medicare, or health insurance products we can help you. Our programs are tried and true and get you in front of more prospects and lead to more sales.

If you want to increase your production in any of these areas, we can help you.

SMU Systems & Programs

Seminars
Educational Workshops
Professional Referral Partnerships
Lead Systems

Drop by/Phone by
Direct Mail
Tons of training

This eBook is designed to ensure that you know and understand all the various marketing programs currently at your disposal. No matter if you have a dedicated marketing budget or are looking to find free methods of marketing, there is something here for every market and strategy.

Making Sense of Medicare

This presentation works well in many different settings and is ideal for setting up free seminars with various professional relationships such as physicians and pharmacies. Any group comprised of the 65+ market is ideal for this presentation. As many people are confused when it comes to Medicare, we help them make sense of Medicare and understand what is most important to them leading to one-on-one appointments.

The Four Inevitable Events of Life That Will Take Your Money

This presentation can be given to many different groups as it discusses four different events of life that can impact someone's finances: Death, taxes, long term care event, and stock market risk.

This presentation can be given with several professional relationships and organizations that are looking for speakers. You will share the realities of each of the events and how they can be planned for and not devastate someone's financial future. You can focus on specific aspects of this presentation or all of them.

Private Retirement

Many people have retirement plans through work but rarely do anything on their own. This presentation can show how, with the use of indexed universal life insurance, they can have their own private retirement plan that goes and grows with them for life.

We share the realities of the stock market and how using an indexed universal life policy will help them receive similar returns for their future without any of the risk.

Long Term Care Partnership Program

Very few people are familiar with their state's long-term care partnership program or know how much a long-term care event can cost them and the impact it can have on their families and assets.

This presentation is ideal for many different markets and helps people understand that not doing anything is far costlier than putting a plan in place.

This can be given to various organizations and any professional relationship that you have.

Veterans Aid & Attendance

If you have a group of veterans that you know, you need to give this presentation to them. Very few people, even veterans, know that if they, or their spouse, is a veteran that they are entitled to a monthly benefit in the event they need long term care.

If someone is entitled to money they want to make sure they can get it. Many groups have veterans in their membership and most of them are unaware of this benefit. This is a great door-opener to other opportunities.

ABC Planning

People are hungry for information, especially when it comes to their future and their retirement. This workshop focuses purely on educating people on the different types of money and how each can benefit and work for them.

This workshop is designed to help you sell annuities. We talk about the realities of the stock market and what kinds of impact the market can have on someone's retirement and why they need to have the right balance of money in the bank, investments, and annuities.

Safe Money Solutions

This presentation focuses on the benefit and values of indexed universal life insurance and indexed annuities. Many people have incorrect information regarding these products and we can properly educate them with respect to how these products have a place in most people's retirement plan.

Like the ABC Planning but with much less time focused on talking about money in the stock market.

Health Share Ministry

No one knows the future of ACA plans and many are tired of the continued volatility with companies dropping out of the market and premiums continuing to increase. You can educate people on the benefit of using a health share ministry option that will reduce their out of pocket costs monthly, give them access to any provider, and rates are stable. Also, they are exempt from the ACA penalty.

This presentation is ideal for many different markets but will be of interest to churches and other faith based organizations.

What is provided and needed for seminars/workshops

You will be provided PowerPoint presentations for each topic and you will need to obtain a projector, a screen, and a presentation remote to advance slides on your computer without having to be at your laptop.

CPA | Accountant

Who does your taxes? Who does your clients' taxes? Start with those CPAs/accountants. These professionals have clients that have a need for our services, and so does the CPA/accountant. With our TMARS program, CPAs/accountants can now bring much more value and benefit to their clients than they ever have before.

Most CPAs/accountants only do taxes. They take information from their clients and then tell them what they owe. How many of these professionals do you know that save their clients on their income taxes and show them how to make sure they never run out of retirement funds? Not many.

You will help them keep more business, receive more referrals, and spend less on marketing to generate new business.

Also, do they know the values and benefits of IUL and supplementing retirement income tax-free? Do their clients have a reason to protect themselves against a long-term care event? Of course, they do. These can be very profitable relationships.

P&C Agency

This is one of the most profitable referral partnerships. P&C agencies have clients that need what we offer but often the P&C agent is not able to properly service their clients for other insurance or investment products.

We have a systematic way to work with the P&C agency and can help you identify how to work with various agencies to create a relationship that sends them business every month.

Real Estate Agency

People usually buy and sell homes during times of transition in their lives. This creates money in motion and that is always an ideal time to work with someone. When they change jobs, move, get married, get promoted, have children, become empty nesters, or any other reason, these are great times to work with people.

You can partner with a real estate agent that can send you referrals more often than you will have for them but by them being able to introduce their clients to an advisor like you that can assist with almost all of their insurance and investment needs, that real estate agent will become much more valuable to their clients and referable.

Human Resources

The HR department deals with people at the company in transition. Often the HR department is not equipped to properly advise people on what to do, nor do they have time. That is where you come in.

You can help people transition from a group health plan to Medicare if they are age appropriate or onto their own health share plan if they meet the proper guidelines.

Employees leaving the company also need help rolling over 401(k)s, updating their life insurance, and finding an advisor that can help them no matter where their next job may be.

For companies that may not offer certain benefits to employees, they can offer an advisor, you, that can counsel them on retirement and insurance options. So, the employer may not be the one footing the bill but they do provide a resource for their employees. This saves the employer money and gives the employees more options.

Pharmacy

A pharmacy relationship can keep referrals coming in year-round. The senior market trusts their pharmacists as much as anyone else in their life and when a pharmacist suggests they speak with you, the likelihood of them doing business with you is very high.

During AEP, these relationships can help you be more effective with marketing and your time if they have a place for you to meet with Medicare beneficiaries during that time.

This program has been one of our longest running programs and one of the most successful. With the tools, materials, and training you can have two or three pharmacy relationships that will be great referral sources. There are also great marketing opportunities with pharmacies that you can partner with the pharmacist on.

Nursing Home

Do you know the average cost of a nursing home in your area? You can bet nursing homes are aware of the costs and are concerned with peoples' abilities to pay for care. Partnering with a nursing home is a great way to inform and educate families of the residents and the community on the realities of long term care and other health care expenses and what their options are.

People are most motivated to address long term care protection when they have a family member receiving care. These are great places to hold workshops and educational seminars.

Funeral Homes

Many people go to funeral homes and plan their funerals in advance. Some funeral homes offer pre-need plans (which do not cover everything) and some do not offer any plans for final expense.

When partnering with a funeral home you can make sure that people have enough money to cover all the costs and then some that will be associated with passing away. By being able to provide complete final expense coverage the funeral home will get more referrals and can spend less on marketing and will make sure that when it comes to a funeral, they get their money in full and on time.

Churches

The Both Hands Financial Group story is powerful when it comes to working with churches. You can offer basic insurance and investment workshops for people to understand all they need to when it comes to financial planning.

This will encompass charitable giving from church members, retirement planning, health insurance planning with faith based ACA alternative plans and Medicare, life insurance and long-term care protection.

Veterans

Any veteran group needs to know about the Veterans Aid & Attendance Pension program that gives them and their spouse money for long term care when they need it. Most veterans have their health insurance squared away but you will uncover other life insurance, annuities, and investment opportunities with this group.

What is provided for each of these programs?

You will have access to a flyer that talks about the benefits to the organization/professional and its clients/patrons. This makes a great leave behind piece. You will also have a presentation that you will use when you sit down with the decision maker to establish the relationship. Any other material that is needed will be provided for you to print.

Drop By/Phone By

This system is designed for you to go door-knocking or making cold calls for various markets. We have the scripts for T65 and T66 ready to go and can give you access to nearly any list of prospects that you desire.

T65/T66

People turning 65 and 66 are great prospects for the products that we offer. You can call or drop by these people. Use our Five Month Marketing Plan to effectively work this market.

Direct Mail

Any market that you want to mail to, we have options. These can be lead cards, post cards, invitations to an event, anything.