

Mortgage Brokers Referral Program for Life Insurance

Training Document

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THE EZ INSURANCE TICKET

- **What is the EZ-Insurance Ticket & Mortgage Brokers Referral Program?**

An Internet based system developed by USF Life & Annuities Brokerage, a national insurance agency and a New York corporation

A mortgage broker can utilize the EZ Insurance Ticket to earn extra revenue from existing client database. Mortgage brokers receive \$200 success fee for every successful insurance sale from their client data.

Mortgage brokers perform a service for mortgage clients by offering them low-cost insurance and access to professional insurance sales staff.

The toll-free number for EZ Ticket is: **877-EZ-APPS1**

The toll-free number for general process info is: **877-341-3342**

Visit <http://www.moneyins.com> or <http://www.theusbroker.com> for more information or to use the Internet EZ Insurance ticket system and how the mortgage lead referral program works. Specific information on the program can be found at: <http://www.theusbroker.com/products/mortgagesales.html>

What Life Insurance and Annuities are Sold on EZ Ticket

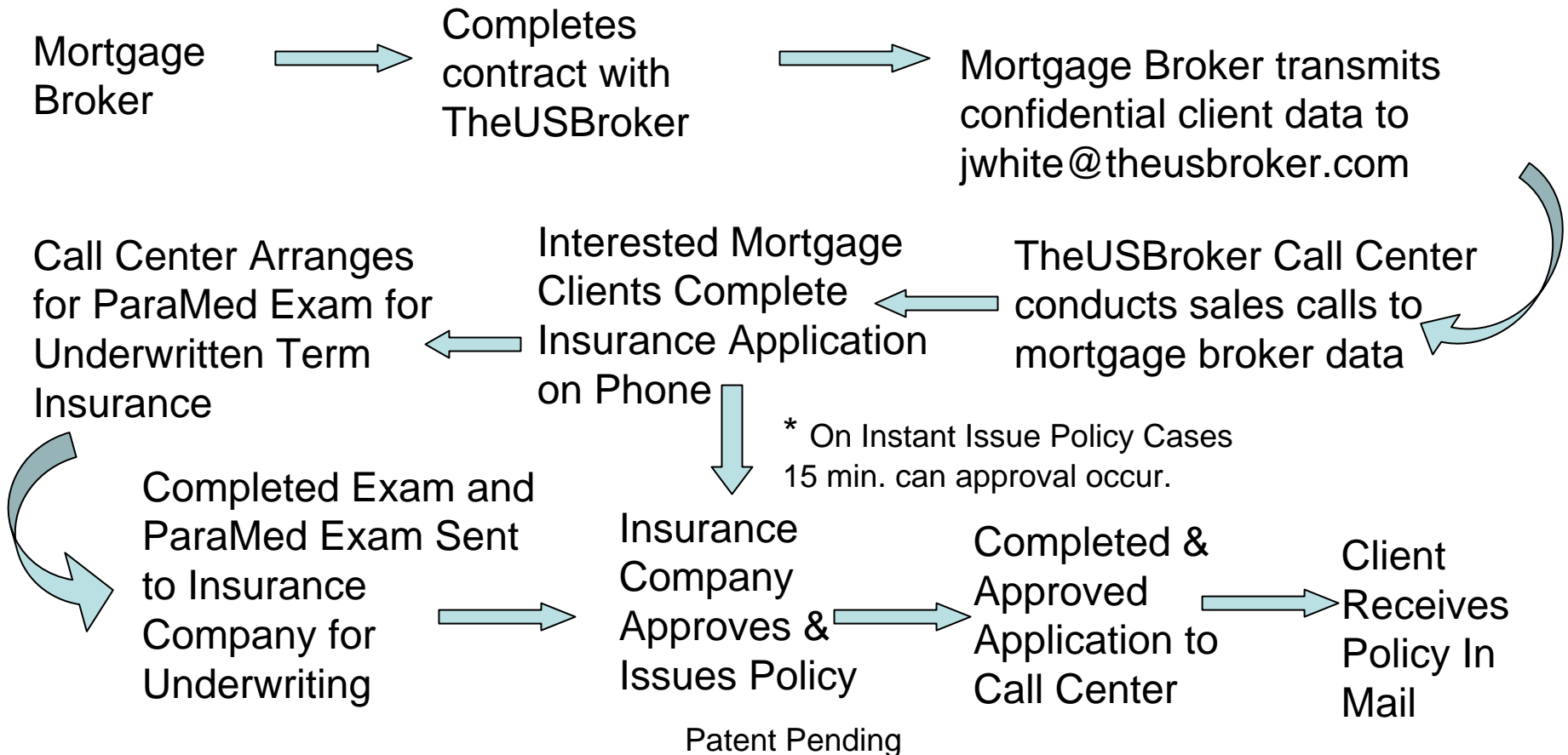
1. Easy to buy term insurance (10, 20, 30 yr) – no physical exam, 15 to 1 day approval up to \$250,000 or \$350,000 for mortgage coverage
2. Fully underwritten – medical exam and quotes from best rated insurance companies.
3. Guaranteed issue – various companies to produce up to \$100,000 of immediate coverage

Reasons to Buy this Product:

New or Refinanced Mortgages, Family Estates,
Business Loan, Key Person, Car / Credit Card Debt

The Mortgage Broker Lead Referral Process

Outline of Mortgage Broker Referral Process



How to Transfer Client Data

- TheUSBroker accepts client data in various ways. TheUSBroker guarantees the confidentiality of your client data. We will only contact your client data in order to offer them insurance products. No data will be sold or transferred to any other business. In addition, all inquiries regarding mortgages or other products besides insurance will be referred back to the originating broker.
- Client data can be sent by email (as long as no social security numbers are included) to jwhite@theusbroker.com. Data needs to include name and telephone contact info.
- Client data can also be sent by mail to on CD or on paper to:

Jeff White
101 S. Kramer Blvd. #111
Placentia, CA 92870
T- 714.420.2525 / F - 714.970.8174

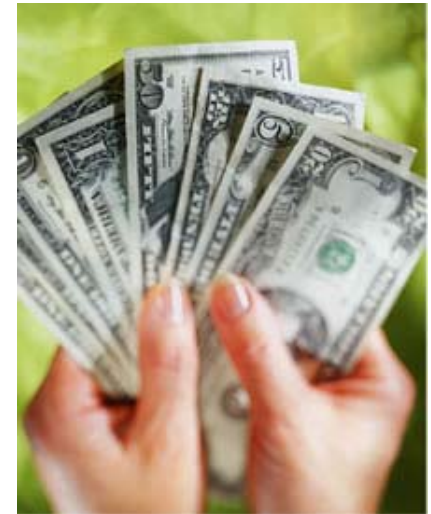
- TheUSBroker will keep mortgages up to date with status and on-going insurance case pending status. All mortgage brokers will be notified when their clients have insurance cases issued. TheUSBroker.com will also provide Mortgage Brokers with contact info of insurance companies so they can check (on their own) whether their clients have bought insurance policies.
- As soon as an individual insurance policy is issued TheUSBroker will issue a success check for \$200.

Mortgage Client Sales Call

- Once a completed mortgage broker contract and client data has been received, TheUSBroker will review client data with mortgage broker data for priority clients. A professional insurance salesman will phone mortgage broker clients for an initial insurance sales call.
- TheUSBroker will tie in the sales call with the specific mortgage broker's contact info by using a script like, "We are calling on behalf of *abc* mortgage company..." We will inform the potential client that we are providing additional services for the mortgage broker.
- The mortgage broker will get several mentions during the sales call and we will encourage the client to contact the mortgage if they have questions about or desire a new mortgage.
- The USBroker believes this sales call will lead to both new insurance sales and potential new mortgages, which will go back to the mortgage broker of record.
- This can be a win-win-win situation for the mortgage broker, the potential client and for TheUSBroker

Mortgage Broker Compensation

- TheUSBroker is committed to creating a win-win-win situation for Mortgage Brokers, their clients and TheUSBroker.com
- Mortgage brokers will receive a \$200 success fee for every term policy issued to one of their mortgage broker clients. This success fee (as long as it is not a percentage of the premium) is legal by both State insurance and mortgage departments.
- TheUSBroker has secured legal briefs from multiple insurance regulators and mortgage regulators on the legality of the compensation of a success fee for referrals of insurance clients.
- Mortgage brokers are clear of any RESPA issues if the sale of the insurance is created outside the mortgage.



The EZ Ticket Screen (pg. 1)

EZ Life Insurance Ticket



[Click here for a fillable version to print and fax](#)

Brown Bridgman EZ Insurance Ticket

[Home](#) » Ticket Information

Please fill in the appropriate fields so that we may better understand your individual needs. If you have any questions while filling out the form below, please email us at info@brownbridgman.net or call us toll free at 1-(866)-222-9051. We will be happy to assist you.

Note: All fields denoted by an * are required and must be completed in order for us to process your request.

Insured Information

* First Name: Middle Initial: * Last Name:

* State in which policy is to be issued: * Gender:

* Phone: **Ex:** (###-###-####) Alt. Phone: **Ex:** (###-###-####)

* Preferred Time to Call To Complete Application:

Email Address: **Ex:** (username@domain.com)

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The EZ Ticket Screen (pg. 2)

EZ Life Insurance Ticket

Insurance Application Information

Insurance Company Selected:

* Proposed Death Benefit Amount: \$ Ex: (300000)

Name of Insurance Policy Desired:

Number of Years term insurance premium to remain level:

Premium Mode (*annual, semi, quarterly, monthly*):

Will this insurance replace another policy?

Additional Information

Comments:

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Quote Engine

Term Life Quotes

▶ Birthday / Age

DOB (MM/DD/YYYY) / / or
Age Last Age Nearest

▶ Gender

Male Female

▶ State

-- Select a State --

▶ Amount of Insurance

\$ [Determine Amount of Insurance](#)

Payment Option

Annual

▶ Desired Term

Guaranteed Only
 Guaranteed & Non-Guaranteed

▶ Desired Length

5 yr 10 yr 15 yr
 20 yr 25 yr 30 yr

▶ Health Class

All Non-Tobacco All Tobacco
 Preferred Best Non-Tobacco Preferred Tobacco
 Preferred Non-Tobacco Standard Tobacco
 Standard Plus Non-Tobacco
 Standard Non-Tobacco

▶ Carrier/Product

All Carriers & Products [Customize Carriers & Products](#)

Riders

Accidental Death Benefit CR Units
 Waiver of Premium Table Ratings
 Return of Premium Flat Extra \$ Yrs

Client Name

[Agent Information](#)

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Call Center – St. Louis, MO

- Professional licensed agents call mortgage broker clients to discuss insurance needs and discuss the appropriate coverage and current insurance rates. Call center agents are licensed in all 50 states, have many years of experience in conducting telephone insurance sales.
- Forms are completed online so there is no paper or mailing is sent to client during application process.
- All 3 basic forms of coverage available online. Credit card or bank information given to pay premium (no paper)



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Physical Exam & Application Signature Process for Fully Underwritten Insurance



- A national paramedic service calls to confirm time for physical exam for fully underwritten insurance policies.



- Insurance application is brought to exam and signed by applicant.

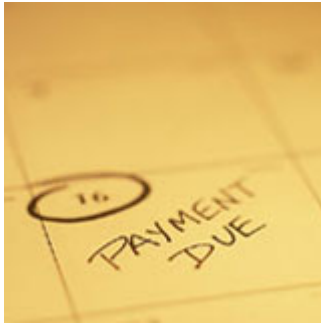
Instant Issue Insurance

- Instant issue term insurance does not require a physical. Client conducts simple questionnaire on the phone with call center.
- 15 to 30 minutes later Call Center receives confirmation of insurance company approval of policy. Emails link to customer or mails client acceptance letter. Client signs online digitally or on paper and sends to insurance company. If client signs digitally insurance policy is in force immediately or client receives coverage when insurance company receives paper confirmation of signature.
- Instant issue term premiums can be paid with credit card or electronic check.



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How Do I Pay the Premium?



- Various modes of payment are permitted.

Monthly / Quarterly / Semi-Annual / Annual



- Most carriers accept a credit card or automatic check withdrawal.

“Hotline” Process

- The complete transaction can be accomplished by calling:

877-EZ-APPS1 (877-392-7771)



- If computer not available or questions please call the toll-free number above to get quotes and start new applications
- For questions about the EZ Insurance Ticket process call:

Toll-free: 877-341-3342

How Do I Receive Policy?

- Policy will be mailed to home or any address requested



- Completed policy contract has a 20 day period to make changes.
- Instant Issue policies can be confirmed online and then paper copy mailed to client.