

# Seven Steps to Implementing the Comprehensive Analysis & Review Program

The Comprehensive Analysis and Review (CAR) program is a proprietary FIG program that provides financial professionals with the tools you need to conduct a thorough insurance policy review effectively for clients or prospects. It's an easy way to provide real, tangible solutions to clients instead of merely selling them a product.

Here's how you can get started with our CAR program today.



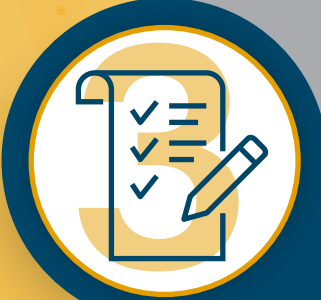
## STEP #1: Recognize the opportunity.

Using the CAR program can help you uncover sales and referral opportunities that enhance the most important relationships to your business. By demonstrating a real interest in maximizing an insurance portfolio using the CAR program, you'll start building connections based on trust—now that's a real opportunity!



## STEP #2: Realize the need and value.

Today's life insurance landscape is complicated. With hundreds of available products that offer enticing sales slogans or guarantees, it can be hard to choose which policy is truly the best fit. Enter the CAR program, where you'll gain a competitive advantage that adds real value to your insurance transactions.



## STEP #3: Download the forms needed to conduct a review.

To get started with CAR, head over to the [FIG Agent Portal](#) and click on the CAR tile on the Portal's main dashboard. Scroll down to the section, "Forms to Use When Submitting a Case," and download the In-Force Authorization Request and Goals Form and the CAR Checklist. These fillable documents will help both you and our in-house experts provide the best and most seamless insurance review experience possible.



## STEP #4: Schedule an appointment.

Reach out to clients or prospects by direct mail, a phone call, email, or text messaging. Whatever way you choose to reach out, it's really about the simple ask for them to review their current life insurance situation since needs and products evolve, pricing improves, and other factors should be considered. Remember to showcase the value (and convenience) of this no-obligation review to find peace of mind for their life insurance portfolio.



## STEP #5: Discuss the objectives.

You've secured the appointment. Now what? First, be sure to assure the client or prospect that the meeting intends to conduct a thorough review of their life insurance situation to decide what their next best move could be. During this step, focus on the following:

- 1. Existing life insurance.** Find out as much as possible about the client or prospect's existing life insurance policy or policies.
- 2. Lifestyle or life event changes.** Next, find life insurance opportunities based on any changes that have happened since their last insurance policy was placed.
- 3. Insurance planning.** It's crucial to find any objectives they'd like to accomplish with a new policy. You can use a financial fact-finder as an aid during this portion before you make any product recommendations.
- 4. Underwriting.** At this point, you'll want to know what their medical insurability looks like. Address any current health issues and be ready to get more details by using a health questionnaire.
- 5. In-force illustrations.** To fully evaluate insurance needs, it's vital to gather as much current information as possible, including illustrations. You can complete the In-Force Authorization Request and Goals Form on the [FIG Agent Portal](#) and submit it to FIG. We'll do the legwork to get the illustration and prepare the evaluation.



## STEP #6: Analyze and evaluate.

We'll work with the carrier(s) to receive the in-force illustrations and any additional policy information. From there, we'll evaluate the life insurance options and work with you to determine if there's a better solution for your client or prospect. You'll even get a client presentation with a snapshot of their existing coverage and the possible alternatives.



## STEP #7: Provide a comprehensive recommendation.

Once we fully evaluate all options, we'll present you with your own CAR Policy Review Presentation that allows you to walk your clients or prospects through a detailed analysis of the state of their existing life insurance. You'll show them the costs, features, policy benefits, and beneficiary information in a side-by-side snapshot that compares each policy.

*If you haven't put our CAR program to work for you and your firm, let's start the conversation today. Reach out to your private client group or [contact us here](#) to start finding the best life insurance options for your clients or prospects.*



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