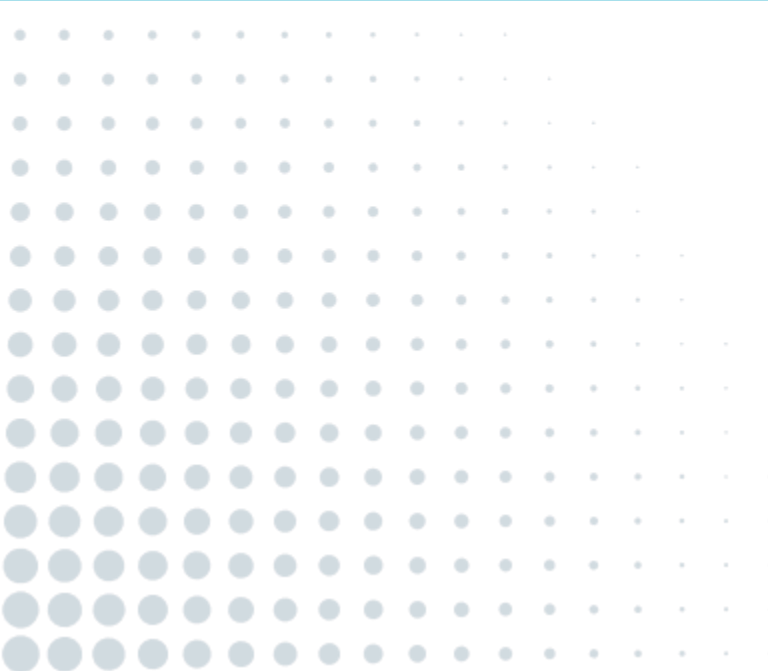


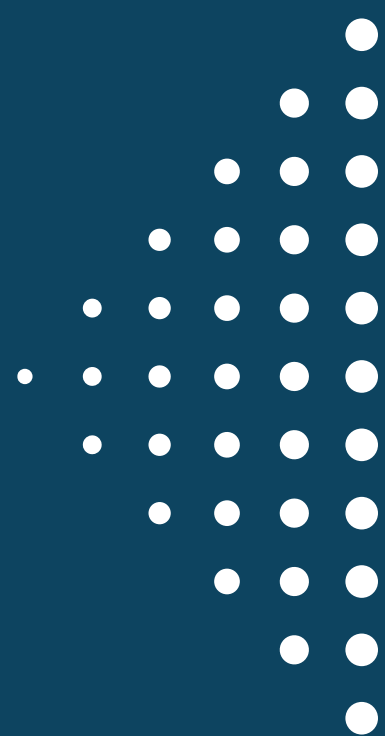


ONE SOLUTION
AGENCY





Step By Step Guide

- 
- Aflac Tier one
 - Trans America
 - Great Western/Wellable
 - WooSender

Welcome to FE

Unlocking financial peace of mind for clients and boosting your income as an agent, Final Expense insurance is a valuable and profitable product.

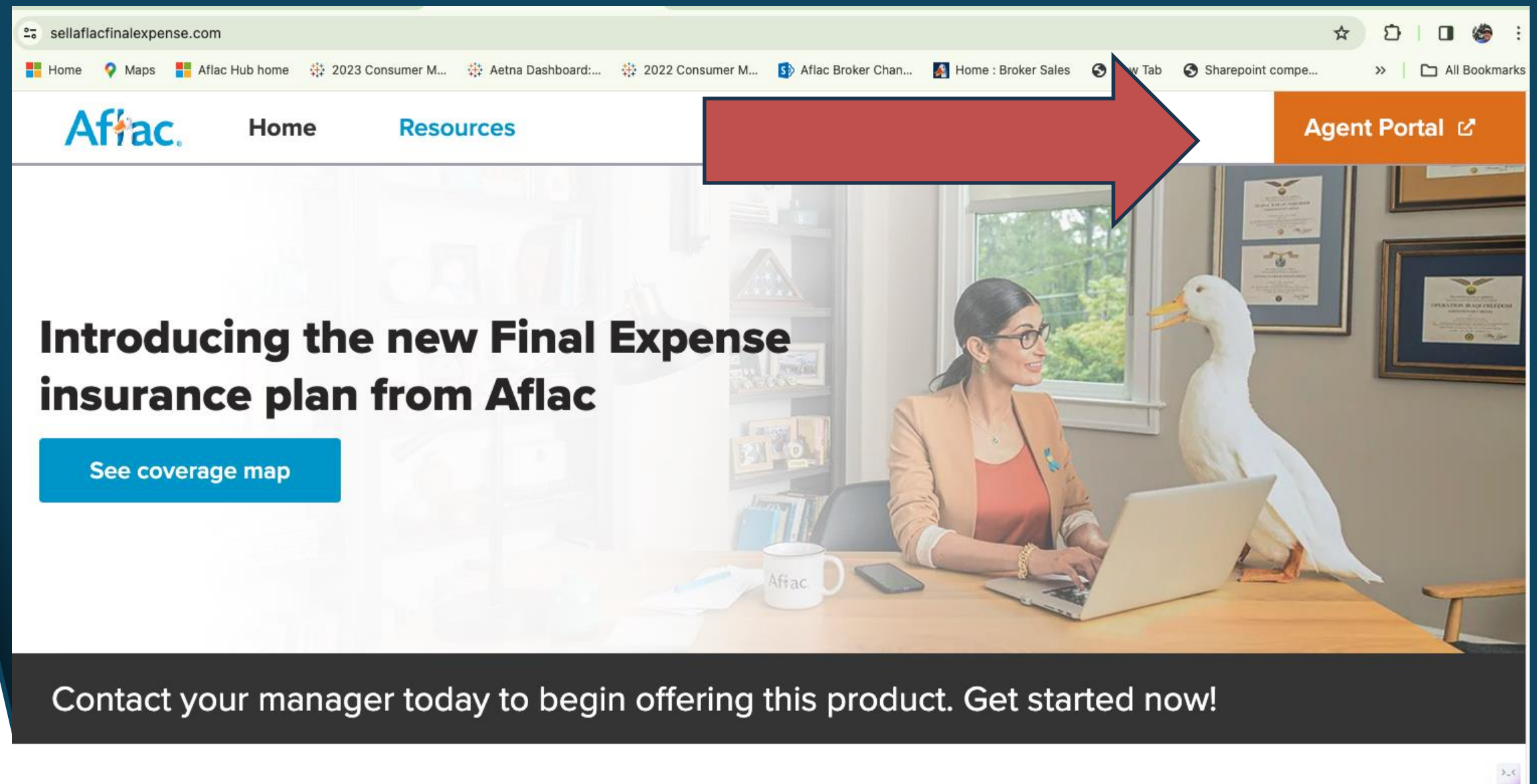
- **Dignified Farewell:** Plan and fund end-of-life expenses with dignity, easing the burden on loved ones.
- **Financial Security:** Safeguard families from unexpected funeral costs, providing a stress-free grieving process.
- **Accessibility:** Inclusive coverage for a broad client base, including those with health concerns.
- **Stable Market Demand:** Growing demand as the population ages ensures a consistent stream of potential clients.
- **Agent Profitability:** Competitive commissions and high conversion rates make it a lucrative opportunity.
- **Client Relationships:** Fosters long-term relationships, positioning you as a trusted advisor.

Ready to make a meaningful impact and secure a stable income? Lets go!

Step 1

Log into Aflac Tier One

- You should have already completed your contract with Aflac Tier One through Aetna.
- Log into your Agent portal through the following web Site: Sellaflacfinalexpense.com



The screenshot shows a web browser window with the URL sellaflacfinalexpense.com. The browser's address bar and tabs are visible at the top. The website's navigation bar includes the Aflac logo, "Home", "Resources", and an orange "Agent Portal" button with an external link icon. A large red arrow points from the "Resources" area towards the "Agent Portal" button. Below the navigation bar, a banner features a woman sitting at a desk with a laptop, a white duck, and an Aflac mug. The text on the banner reads "Introducing the new Final Expense insurance plan from Aflac" and includes a blue button labeled "See coverage map". At the bottom of the banner, a dark bar contains the text "Contact your manager today to begin offering this product. Get started now!".

- If its your first time logging in click the Register now button on the secure log in page.

Step 2

Log into Aflac Tier One continued

Aflac

Aflac Direct

Secure Log In

User Name

Password

Secure Log In

Forgot Password ?

First Time Users Please Register

Why Register?

Register Now

- Access reports
- Use electronic applications and rate quote tools
- Track application status
- Get policy details
- View commissions

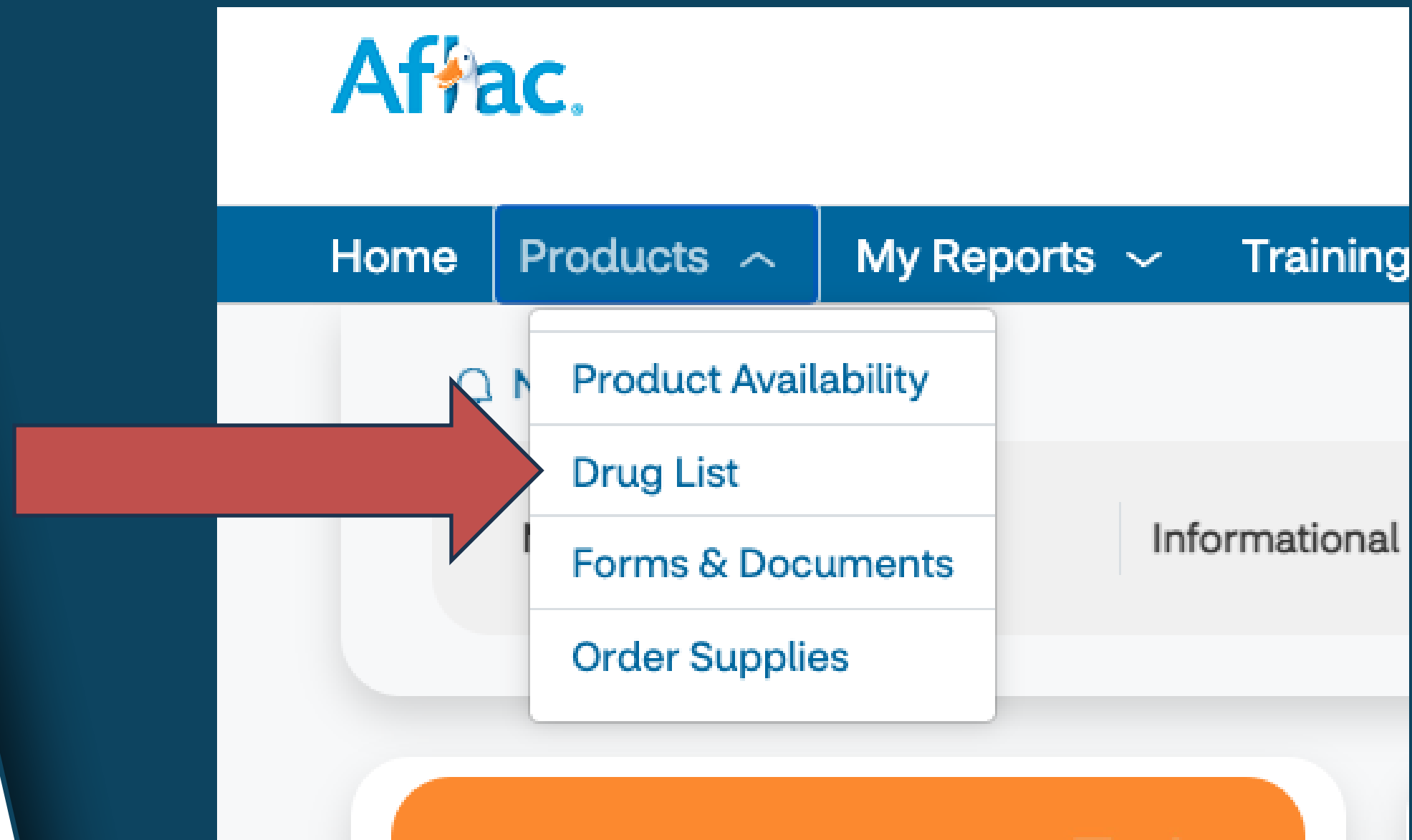
Website Technical Support : 833-504-0336
Timings : M-F 7:00 AM-5:00 PM CST

[Terms Of Use](#)

Step 3

Drug list file

- On the products tab you can download the drug list that you will want to save on your desktop for reference as you are speaking to clients.



- Make sure to highlight all three final expense products from the pick list. When you enter a drug name you will see what they are excluded from. Please note that if they are taking a drug for a condition that is not listed it needs to be noted on the application.

Step 4

Drug list file continued

Drug List

We provide this list of the most commonly prescribed medications for declinable conditions to help you with your application. These drugs may be unacceptable even if they aren't included in the list of unacceptable medications. If a medication is unacceptable, please contact the Underwriting Department.

- Your applicant may not be aware of a declinable condition listed on their application. Their prescribed medication may indicate a declinable condition exists.
- Some medications can be prescribed for multiple conditions. If your applicant is prescribed a medication that has multiple uses, you must provide the condition the medication is prescribed for.

Select the product to see the drug availability: Multiple products

754 Results found , displaying 31 to 40

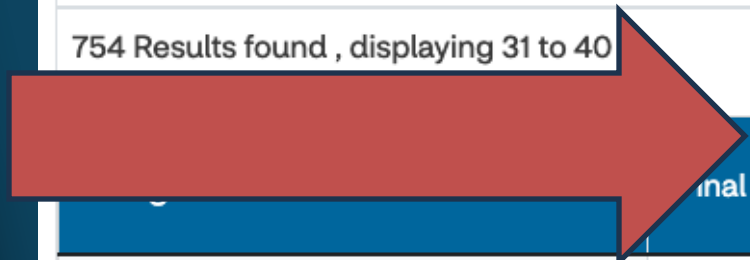
Final Expense Modified
 Final Expense Preferred
 Final Expense Standard
 Medicare supplement

Drug Name:

Final Expense Standard

alemtuzumab Condition: Any Condition		⊗	
Alferon N Condition: Cancer	⊗		
Alferon N Condition: Any Condition		⊗	⊗

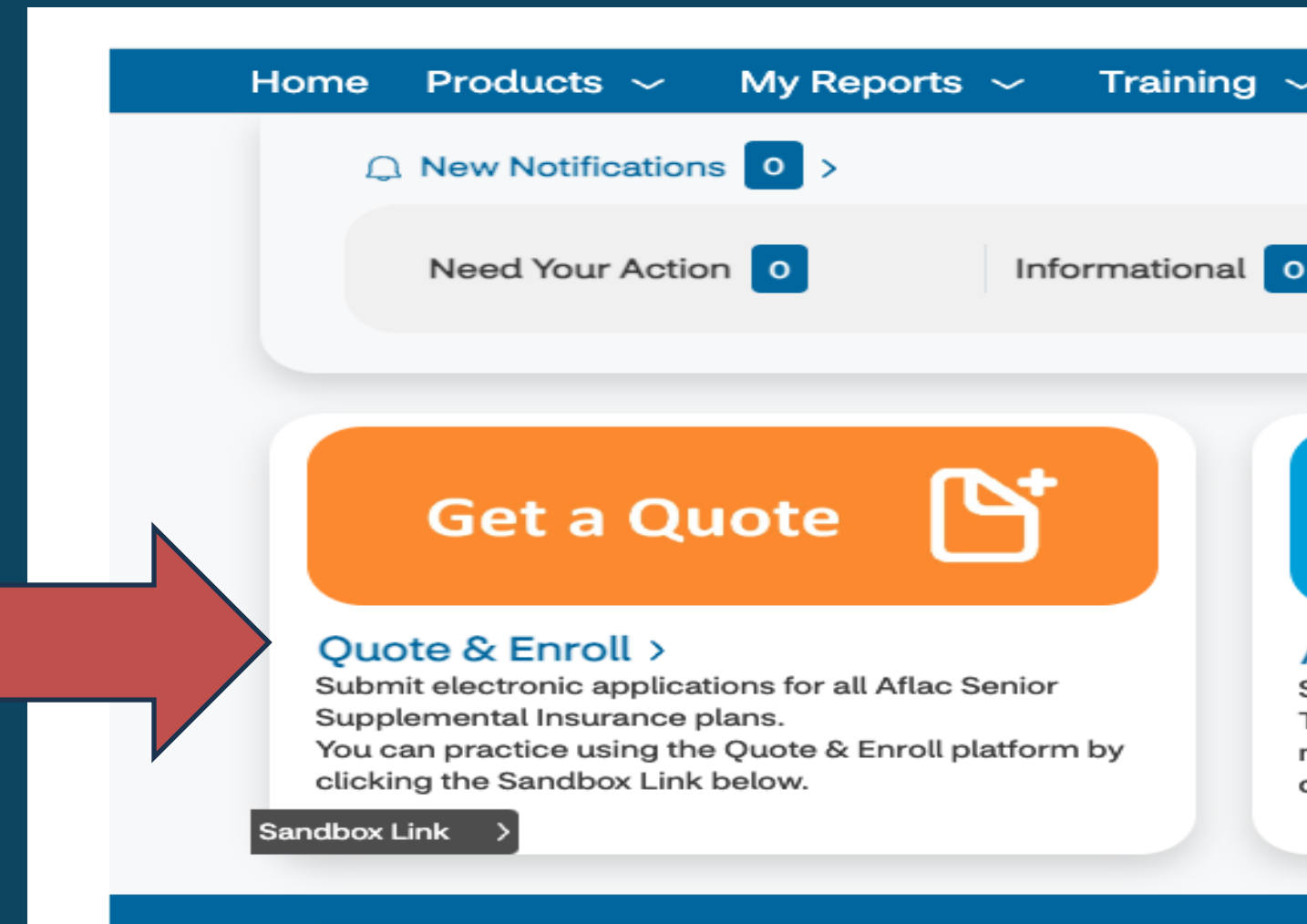
Enter drug name here for search



- From the top left-hand corner of your home page click "Get a Quote" button. This will allow you to give quick pricing to your client and start the enrollment process. You should have this pre-filled out with your lead information before your phone call.

Step 5

Quote and Enroll



- Enter your lead information on this page, this data should be part of your lead information. Please use this to confirm the information from the lead.

Step 6

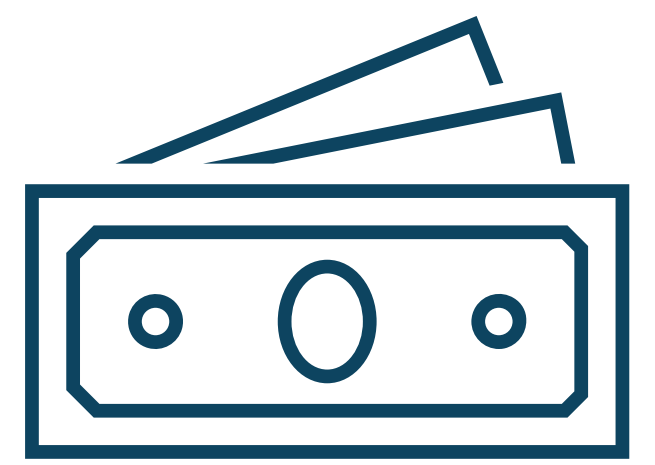
Quote and Enroll continued

The screenshot shows the Aflac website interface for entering applicant details. At the top, the Aflac logo is on the left, and navigation links for 'Rate Quote', 'Saved Quote', and 'E-Kit' are on the right. The main section is titled 'Applicant A detail' and contains several form fields:

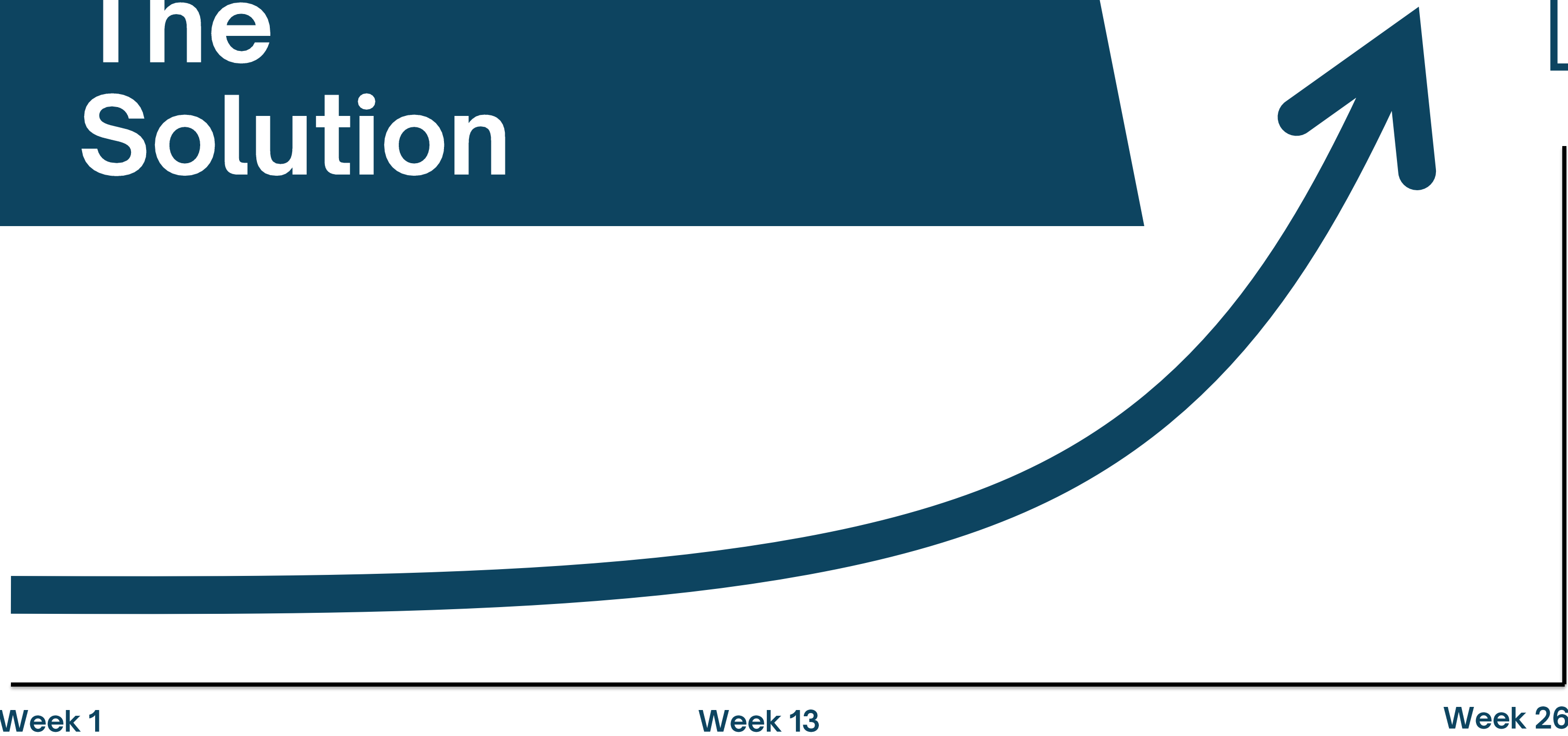
- Zip ***: A text input field.
- State ***: A dropdown menu with 'Select' and a downward arrow.
- Date of Birth ***: A date picker with the format 'MM/DD/YYYY' and a calendar icon.
- Age**: A text input field.
- Effective Date ***: A date picker with the format 'MM/DD/YYYY' and a calendar icon.
- Gender***: Radio buttons for 'Male' and 'Female'.
- Have you used any form of tobacco i... ***: Radio buttons for 'Yes' and 'No', with an information icon (i) to the right.

Below the form fields is a button with a plus sign and the text 'More Information'. At the bottom of the form area, there are two buttons: 'View Products' (in blue) and 'Reset' (in white with a blue border).

The Solution



**Payroll
Renewal
Stock**

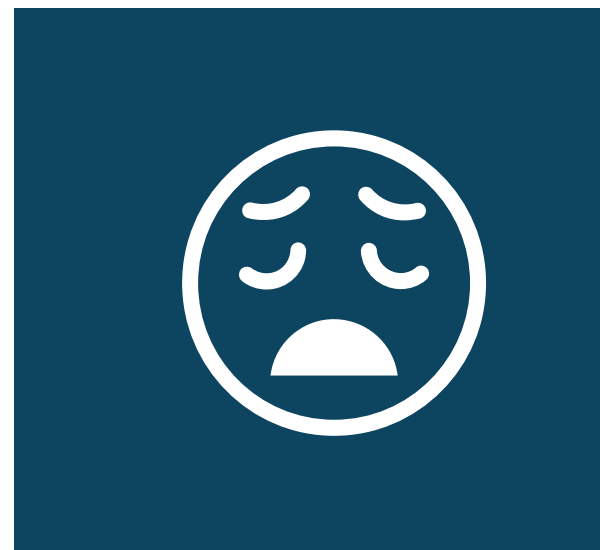


\$🕒 FE

The Challenge- Veteran Associates



Engagement



Service Fatigue



Renewal loss



The Challenge-Coordinator



Expenses



Recruiting



Time to Money



The Opportunity



Sponsorships



Prospects



Scheduling



Why Final Expense



**10,000
People Retiring Daily**

Projected to double
in next 10 years

In 2023, Final Expense
Marketplace exceeded:

\$148 Billion

2030 Projection:

\$240 Billion

Average
Age
of Buyer



*Policies can be
sold ages:

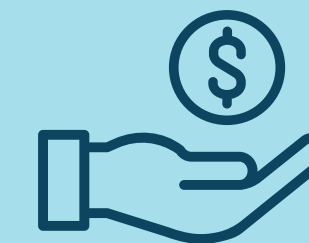
45-89

Median cost of a funeral is \$7,858



Average Premium

\$1,100

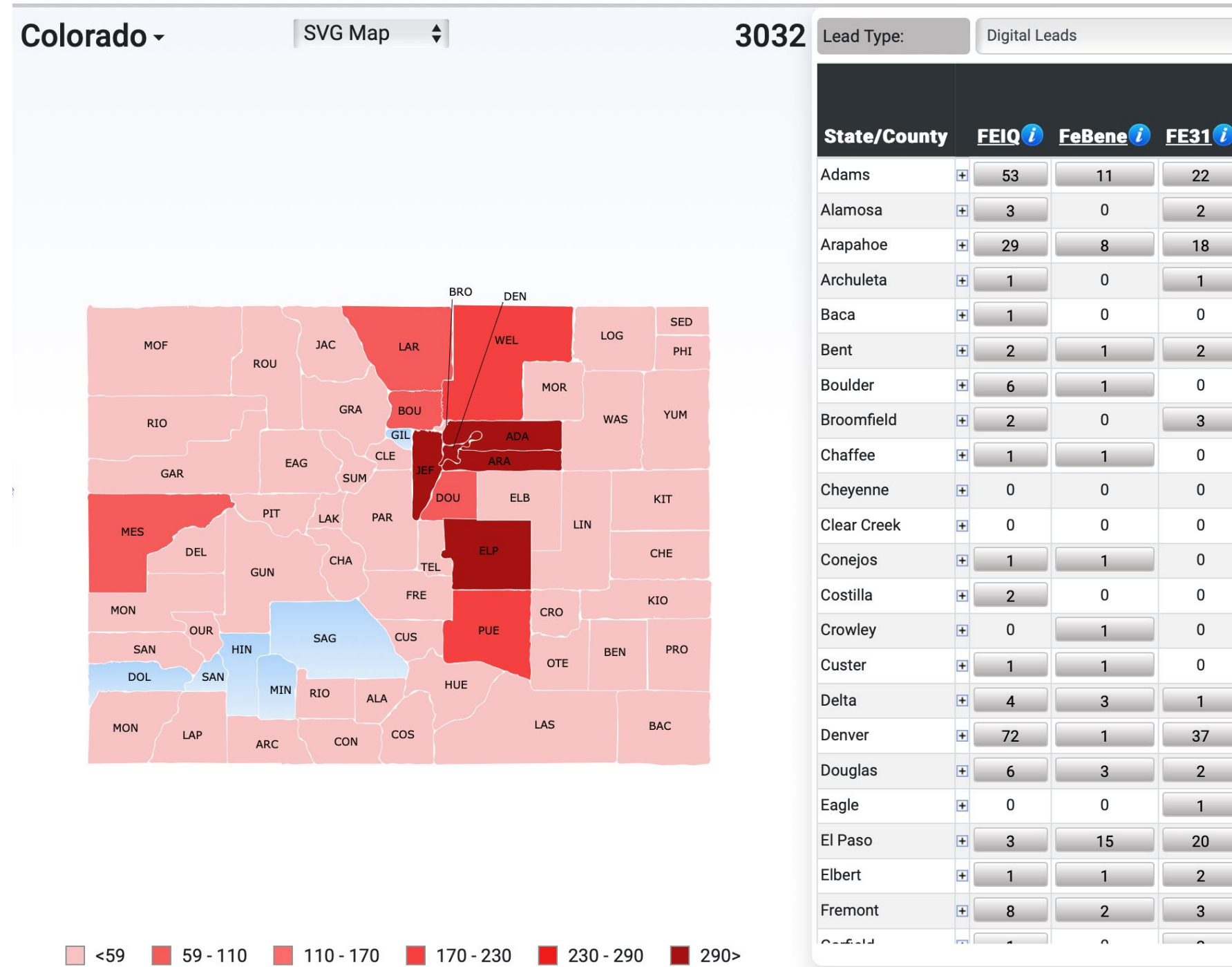


First Year
Commission Rate

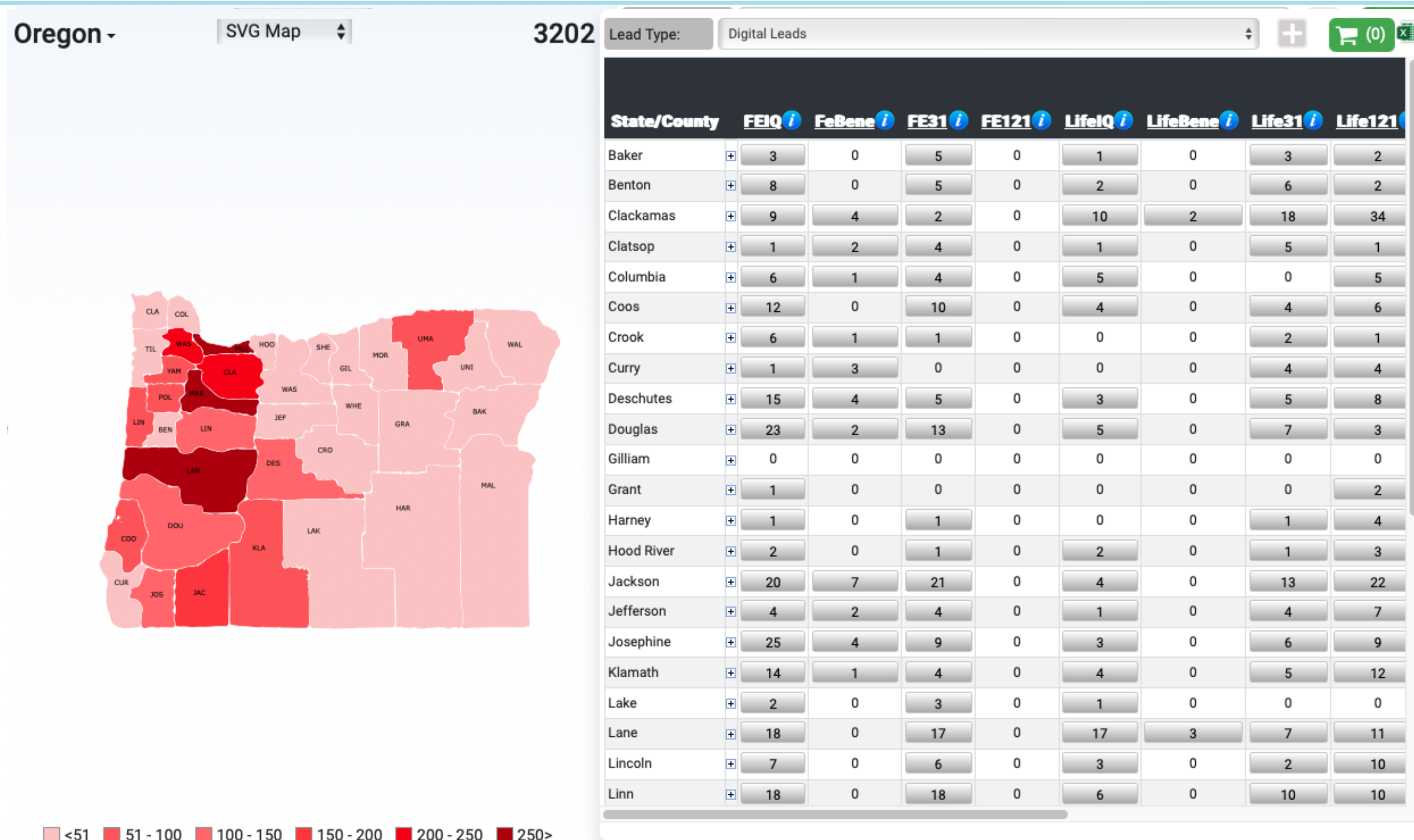
78%

**First Year with 9 months advanced*

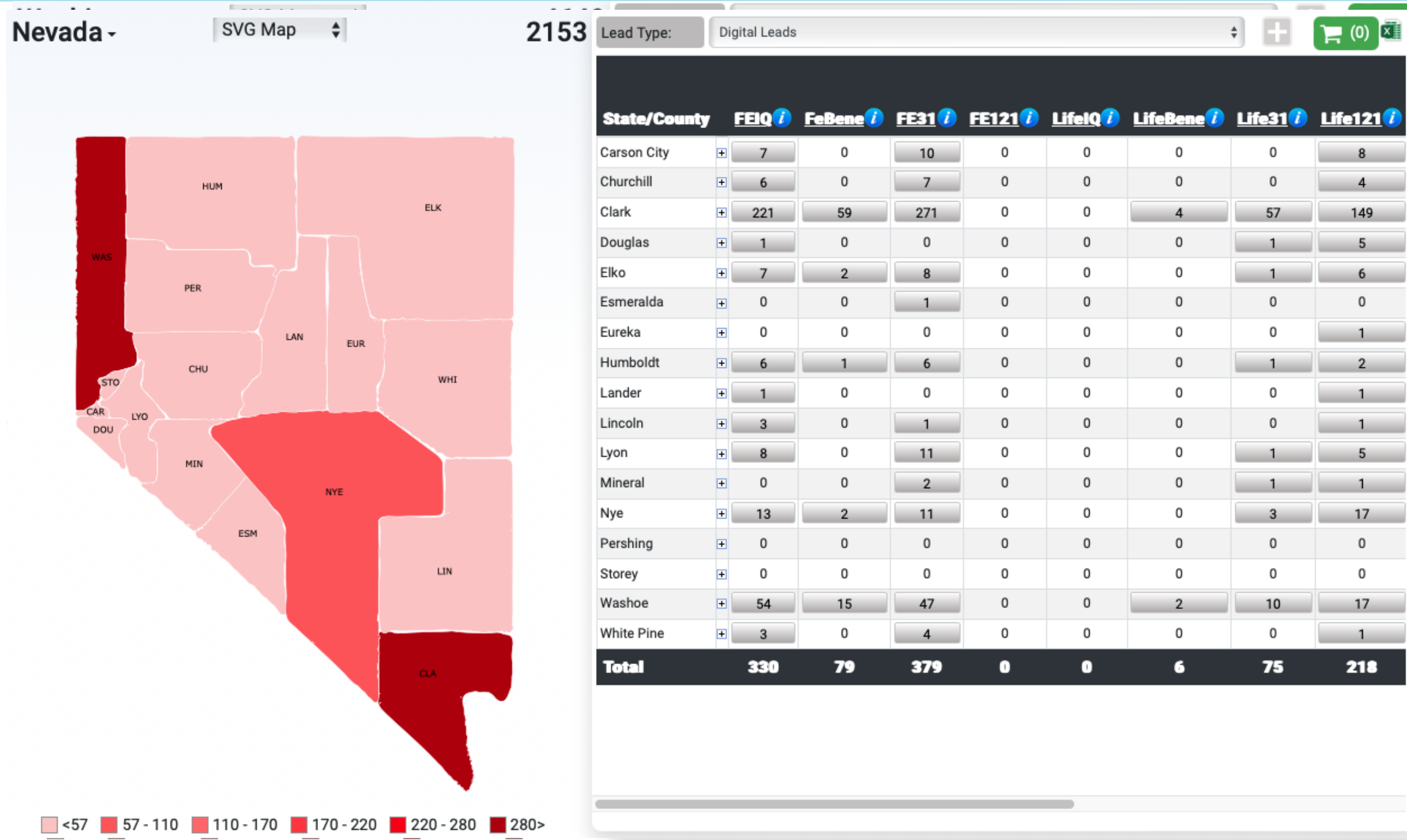
Lead Generation



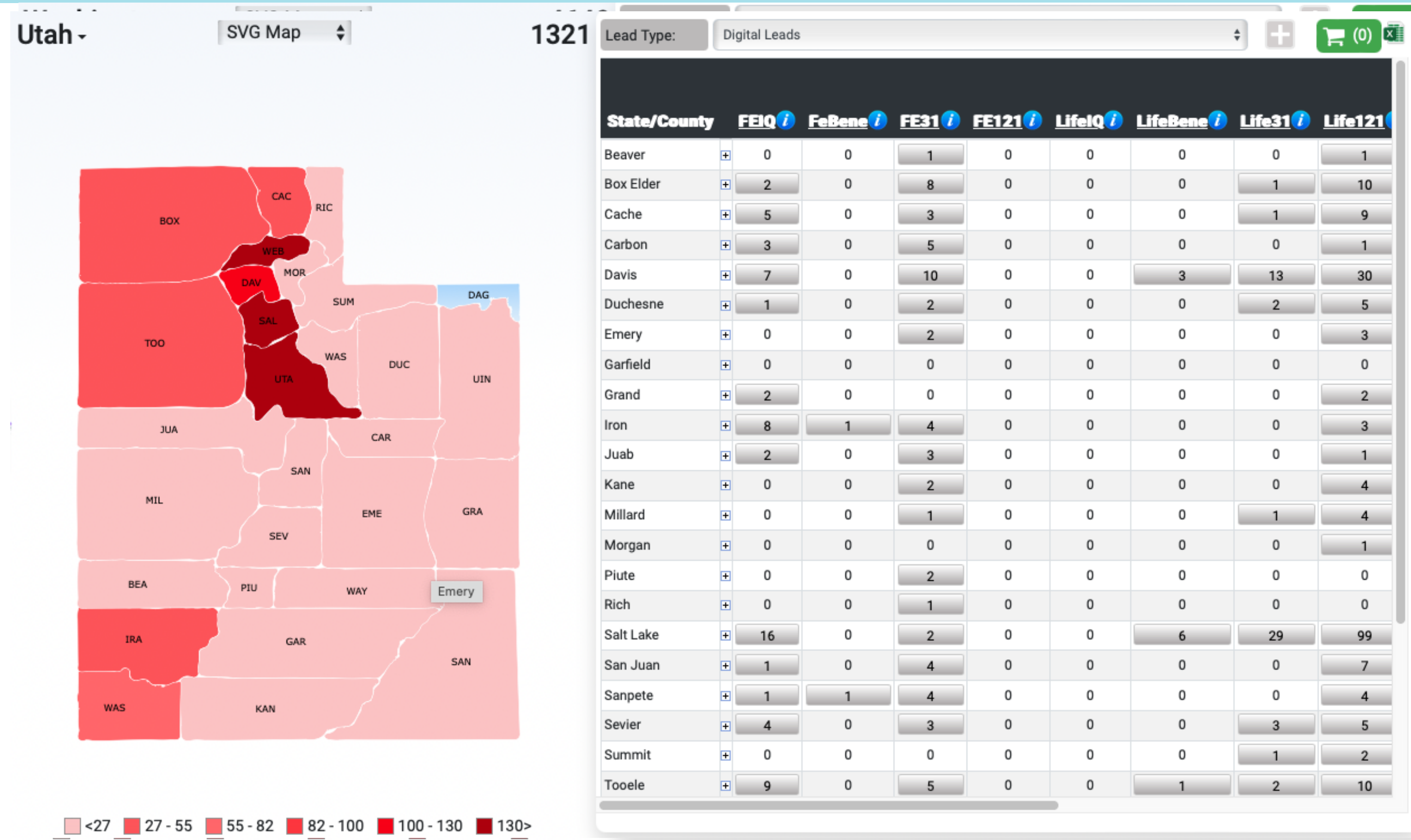
Lead Generation



Lead Generation



Lead Generation



Lead Generation

Protect Your Family from the Unexpected and Get Final Expense Life Insurance Coverage Today.

Get Final Expense Life insurance coverage today from a State licensed agent.

First Name [REDACTED] **Last Name** holland

Requested Coverage on 01-22-2024 08:59 PM EST

Address 6767 [REDACTED]

City PORTLAND **State** OR **Zip** 97203

Phone No 1 [REDACTED] -6067

D.O.B [REDACTED] 1969

Beneficiary Name [REDACTED]

Age 54

Beneficiary Relationship Other

Email [REDACTED]

Desired Coverage Amount 25K-99K

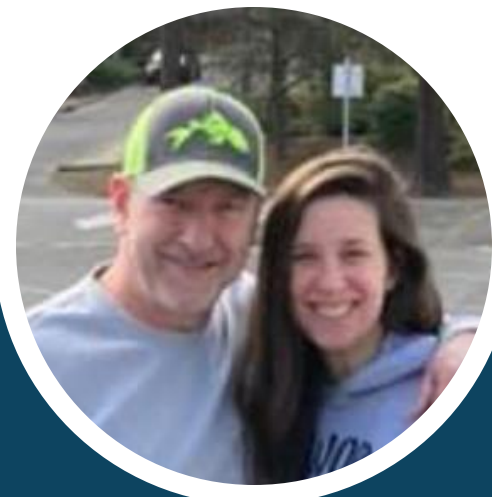
Marital Status Married

Field Testimonials



Damon Streetman
MKD

“Since partnering with OSA, we have seen an increase in the number of qualified candidates, willing to move forward with Aflac, because of the confidence that there is a process that can help them make money in addition to daytime payroll account marketing. Having the option of low-effort prospecting on qualified leads that can yield evening work is a huge boost to the recruiting process. There is clarity around Aflac as a career and life leads as an aid to help launch that career.”



Larry Morris
DSC

“Working with OSA has helped me increase the profitability of my new agents putting money in their pockets, almost immediately, which has given them the confidence to stick with it and build their Aflac dream. We’ve been able to close payroll accounts that we wouldn’t have otherwise because of the interest in the whole-life product.”



Trevor Wilks
RSC

“OSA has driven my closing ratio of new recruits. I’ve been able to recruit the single-moms as well as those with limited availability at the office that I would have passed on otherwise. I’ve seen an increase in new associate retention as they can now sell during down times rather than pick up the part-time job as they build their book of business.”

**Help provide
peace of mind
to the ones
you love**

Aflac Final Expense Whole Life Insurance





Agent Product Overview Video

[Watch Video >](#)



Coverage Map

[View coverage map >](#)



PDF Flyers

[Preview Flyers >](#)



Email Blast Assets

[Download >](#)



Social Assets

[Select & Download ▾](#)



Brochure

[Select & Download ▾](#)



Postcard

[Download >](#)



Consumer Tri-fold Brochure

[Download \(Approved in all states except AZ, CA, ID, NM, NH, NJ, NY & VA\) >](#)

Why Final Expense?

Planning for tomorrow, today

You can't always control what happens to you. Your clients want to help protect their family's financial security, their future, and their peace of mind.

No one likes to think about the need for life insurance, but your client's family or loved ones could have to make several important decisions soon after the client has passed away. Along with those decisions, end-of-life expenses can quickly add up.

An Aflac Final Expense Whole Life insurance plan gives beneficiaries a cash payment so that loved ones can focus on what matters, easing the emotional and financial strain following the loss of a family member.

For more information, visit <https://www.aflac.com/finalexpense>.



How much final expense insurance is needed?

Our assessment can assist with determining how much insurance applicants may need to help with their family's immediate needs, such as funeral expenses, uninsured medical costs, and legal and accounting fees.

Life Insurance needs worksheet

Immediate needs

Final expenses

Costs associated with your burial/funeral	\$	_____
Uninsured medical costs	+ \$	_____
Estate taxes, probate, accounting fees	+ \$	_____

Household expenses

Food, housing, utilities, transportation, etc. for three months	+ \$	_____
---	------	-------

Available assets

Savings and investments

Bank accounts (checking/savings), money market, CDs, stocks, bonds, mutual funds, annuities, and social security survivor/ child benefit	- \$	_____
--	------	-------

Retirement savings

IRAs, 401(k)s, SEP plans, SIMPLE IRA plans, Keoghs, pensions, and profit sharing plans	- \$	_____
--	------	-------

Estimated amount of life insurance needed	= \$	_____
--	-------------	--------------

Amount of aflac life insurance actually applied for:	= \$	_____
---	-------------	--------------

This form is for illustrative purposes and does not guarantee availability of Aflac life insurance. Aflac life insurance policies are underwritten by Tier One Insurance Company. WWHQ | 1932 Wynnton Road | Columbus, GA 31999.

For more information, visit <https://www.sellafiacfinalexpense.com>

COVERAGE OPTIONS

Both level and modified plans are available to give insureds flexible coverage options to help meet their unique needs.

Plan eligibility is determined by the medical questions on the application.

- **Preferred:** All "No" on application
- **Standard:** Yes in Section C only
- **Modified:** Yes in Section B only
- **Ineligible:** Yes in Section A

Level Plan¹

Full face value from policy issue if death is due to an accident or natural causes.²

Accidental death

Full benefit immediately

Non-accidental death

All policy years = full benefit

Modified Plan¹

Full face from policy issue date if death is due to an accident.²

Accidental death

Full benefit immediately

Non-accidental death

Policy years 1 and 2 = limited benefit
Policy year 3 = full benefit

Level benefit amounts

Issue age ³	Min. death benefit	Max. death benefit ⁴
45 – 55	\$5,000	\$50,000
56 – 65	\$5,000	\$40,000
66 – 75	\$5,000	\$30,000
76 – 80	\$5,000	\$25,000

Modified benefit amounts

Issue age ³	Min. death benefit	Max. death benefit ⁴
45 – 75	\$2,000	\$25,000

¹ Annual administrative fee \$48.

² See Limitations & Exclusions for further details.

³ Age as of last birthday.

⁴ Maximum benefit amount varies according to the age of the applicant at the time of policy issue.



Policy Riders

(available for Level Plan only)

Accelerated Death Benefits Rider

This rider pays up to 50% of the death benefit (less policy loan) if a physician provides written certification that the insured meets the definition for a qualifying event, which is a medical condition that results in a terminal illness with a life expectancy of less than 12 months.

The minimum benefit is \$1,000, and the maximum benefit is \$15,000. An administrative fee not to exceed \$200 will be taken from the benefit amount.

Accidental Death Benefit Rider

This rider pays 100% of the base policy's face amount for accidental death for issue ages 45 through 70.





POLICY RIDERS

(AVAILABLE FOR LEVEL PLAN ONLY)

Children's Term Insurance Rider

This rider provides coverage for a child, stepchild, legally adopted child, grandchild, legally adopted grandchild, or great grandchild.

This benefit is available from \$2,500 up to a maximum of \$10,000 per child, in \$2,500 increments. Coverage amount selected will be the same for all covered children and may not exceed the face amount of the base policy.

Issue ages begin at 30 days through less than 18 years old. Policy becomes convertible to a whole life policy between the ages of 22 to 25.

