

FCS LifeExpress

brought to you by:

A g r i B a n k 
F C B

and **First Resource Group, Ltd.**

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*New Strategies In
Delivering Disability Income
Protection....*



What Is It...?

- **FCS LifeExpress** is designed as an alternative disability insurance distribution system.
 - It's a *simple, easy, and efficient* way to provide disability insurance to Farm Credit Services customers.
 - The goal is to provide *another option* for Associations to meet the total needs of the client. This will create protection for their loans, stronger relationships with those customers, and create fee income for the Association.
 - This partnership allows the Association to participate, while allowing the staff and loan officers *time to focus on their core business*.
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Why *LifeExpress*...?



The Result For Your Customers...

- **Total Needs Planning:** “We evaluate income vs. monthly obligations to tailor a disability plan for their situation.”
 - Customers get **comparison quotes** with multiple carriers, finding the **best price** and **value** for their situation.
 - The **right product** for the right person.
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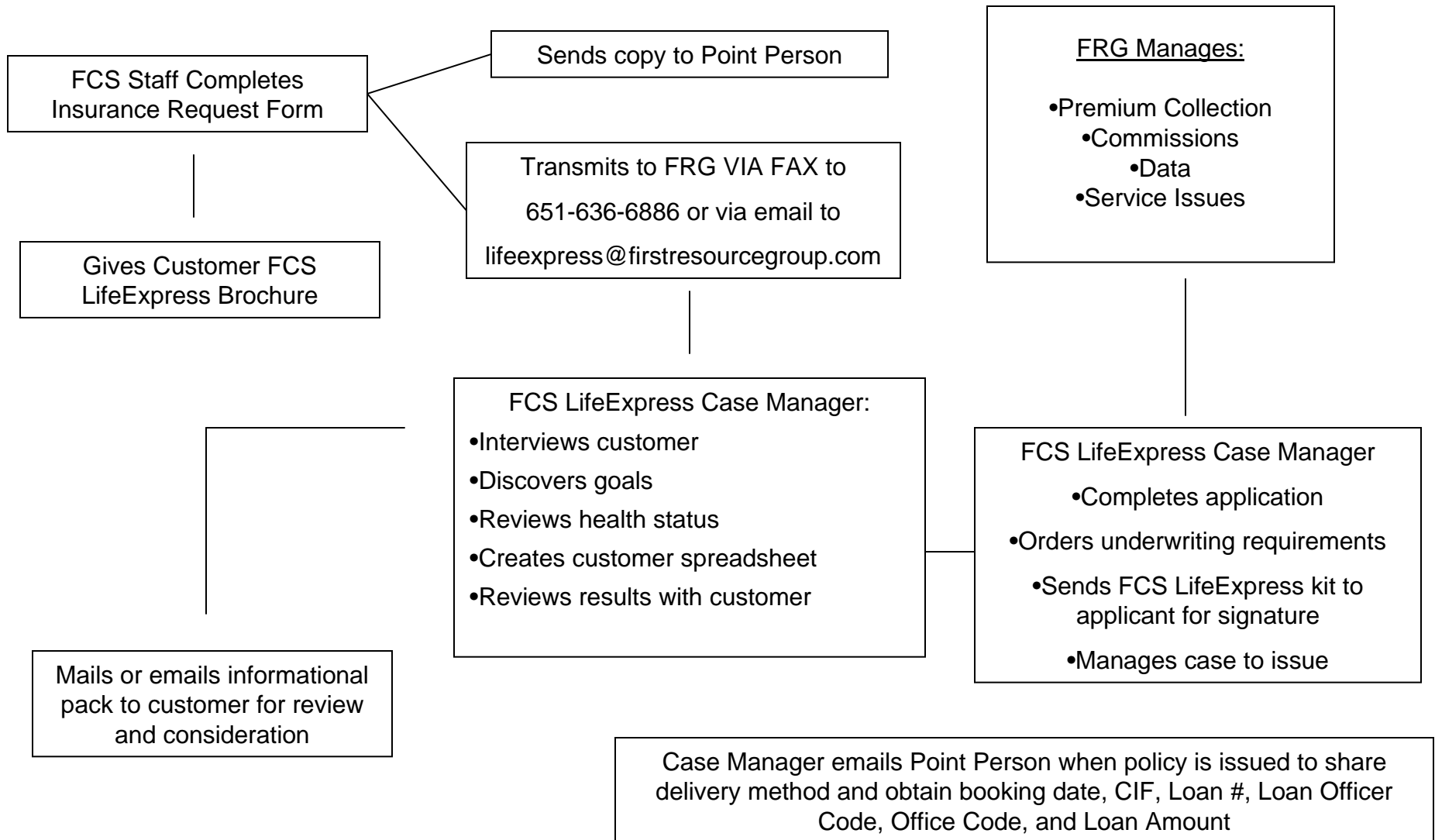
The Result For You...

- Entire **disability insurance sales process is easier**; less work for the Association, with only one licensed insurance staff member required. **Less resistance** from staff in offering disability insurance.
 - This **reduces the time and expense** involved in Licensing, Continuing Education, and E&O Insurance for numerous agents.
 - **Increased penetration and higher closing ratios**, this creates a well protected portfolio, thereby improving the credit quality of the portfolio.
 - Association can focus on core business while the professional staff at First Resource Group **takes care of your clients' disability insurance needs**.
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How Does It Work...?

1. Association staff identifies interest and discusses disability insurance with client. The Association distributes the **FCS LifeExpress** brochure and explains that someone from First Resource Group will be contacting them.
 2. You send us an “**Insurance Request Form**” via fax, email, or from our website: www.firstresourcegroup.com. It gives us information about your customer, so that we can start to analyze what product may be best for them. (*The LifeExpress case manager may contact you to get more details about your customer.*)
 3. The **rest** is up to us! We will contact the customer and conduct a Needs Analysis if they would like. We will see the process through to completion.
 4. A **weekly report** will be sent to the designated Point Person outlining the status of all insurance requests.
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FCS LifeExpress Flow Chart



With **FCS *LifeExpress***, you have
a partner you can depend on.



Let us be your
FIRST RESOURCE
for disability insurance solutions.