



**WE ARE A NATIONAL ALLIANCE OF AGENTS  
WORKING TOGETHER TO PROVIDE  
MORTGAGE, FINAL EXPENSE, LIFE INSURANCE  
AND RETIREMENT PROTECTION TO OUR  
CLIENTS.**

**OUR COMPANY IS HIRING, DO YOU KNOW  
ANYONE THAT COULD HELP US OUT?**


# About Me



- Immigrated from Hong Kong
- IT Specialist for 20+ years
- Licensed Life & Health Insurance agent
- Medicare Specialist
- Now working at NAA to help protecting families with Life Insurance and Life Time Income Retirement Planning
- Enjoy Fitness Dancing, Table-Tennis & Bowling

# About Me





**State of New Jersey**  
 Department of Banking and Insurance  
 20 West State Street  
 Trenton, NJ 08625-0327

LICENSE NUMBER  
**1514292**


THIS CERTIFIES THAT **KAM K. YUEN**

AT BUSINESS ADDRESS 36 STATE ROUTE 10 STE A  
 EAST HANOVER, NJ 07936-1000

IS DULY LICENSED WITH THE FOLLOWING LICENSE TYPE(S) AND AUTHORITIES

LICENSE TYPE	LINES OF AUTHORITY	EFFECTIVE DATE	EXPIRATION DATE
PRODUCER	LIFE INSURANCE; ACCIDENT, HEALTH OR SICKNESS	12/01/2016	11/30/2018

printed: 11/09/2016

  
 Commissioner of Banking and Insurance

This insurance license is valid and shall remain in effect unless revoked or suspended provided that the fee set forth in N.J.A.C. 11:17-2.12 is paid and renewal requirements set forth in N.J.A.C. 11:17-2.5, including continuing education requirements for resident individuals, are met by the license expiration date. A renewal notice will be mailed to the licensee mailing address approximately 30 days prior to the license expiration date.

The Department maintains an informative website at [www.dobi.nj.gov](http://www.dobi.nj.gov). Please visit this web page for valuable information and forms necessary to maintain compliance with licensing requirements.

**Department Contact Information**  
 web site: [www.dobi.nj.gov](http://www.dobi.nj.gov)  
 phone: (609) 292-4337  
 fax: (609) 984-5263

# Companies I Represent



# Your Financial Picture



## **Name & Age**

Height & Weight

Tobacco Use

Medications

Operations

How Long with Company

Income

## **Name & Age**

Height & Weight

Tobacco Use

Medications

Operations

How Long with Company

Income

Mortgage & Monthly Payment

401K, CDs, IRAs, Stocks, Retirement Accounts

Current Policies (Type & Face Amounts)

Criminal or Driving Record

Military Member (orders for deployment overseas)

Children? Names & Ages

# Why Is This Important?



- Most people request information for 1 of 4 reasons:
  - Help pay off a mortgage.
  - Replace lost income.
  - To pay off final expenses, cover children's expenses, or debt.
  - To leave a Financial Legacy for their loved ones.
- Why did you send this in?
  - Who do you want to protect?
  - To ease financial burden?
  - To replace loss of income?

# What is Mortgage Protection?



- Helps pay off your mortgage when you die
  - You choose the beneficiary
  - Portable – follows YOU, not your mortgage
  - Coverage and Payment Amounts stay the same
- The Split Plan
  - Covering ½ of the Balance with Full Coverage & the other ½ with Accidental Death Coverage
- Mortgage Payment Protection
  - Can cover 6, 12, or 24 months or more of mortgage payments
  - Provides time and could earn more equity in the home
- Disability
  - Unable to work – helps pay some of your mortgage payment
- Return of Premium
  - Pays all your premiums back, tax free, if you are alive at the end of the term.

# What Is Final Expense?



- A funeral and all its expenses can easily total over \$12,000.
- Final expense coverage eases the financial burden placed on loved ones after the death of a family member.
- The coverage is permanent.
- If you qualify, your rate never increases and your benefits never decrease.
- A lot of families use Final Expense for social security income replacement.
- It has a cash accumulating account that can temporarily cover missed payments.



# What Happens Next



- We will show you some options that will give you peace of mind and fit into your budget.
- We will fill out the paperwork, sign and send in to the carrier that best fits your family's needs.
- I will do everything I can to get you qualified. Sound good?

# Your Quote



- Let's shop around and try to find you the best deal.

Option 1

Option 2

Option 3

	Option 1	Option 2	Option 3
Benefits			
Monthly Payment			

- Which one of these fits your family's needs and your budget the best?
- All we need to get this started is your drivers license.

# Emergency Response System



- Currently there is OVER One Billion dollars in unclaimed life insurance money in America.
- Most unclaimed life insurance is from beneficiaries not knowing that they were a beneficiary on a policy.
- Emergency Response System is our way of making sure your death claim will be paid immediately to your beneficiaries.

# Prescription Discount Card



- This card makes sure you get the lowest price on all of your prescriptions.
- When you take this card to your pharmacy the Rx Card Price could be cheaper than your insurance copay.
- Free to use, there is no signing up for anything or an enrollment process.
- It even works on pet medications!
- The Alliance allows you to sponsor a few local friends or family members so you can help them save money on their prescriptions too!

*The Alliance*

## MEDICATION SAVINGS PROGRAM

ID	HWBBKK	BIN	610711	Member Services
GRP	HWBBKK	PCN	SUN	1-833-300-0103

This card is active for all prescribed family member and pet medications.  
This card is not insurance and does not expire.

Visit [www.alliancerxcard.com](http://www.alliancerxcard.com) to find the lowest prices

*The Alliance*

Take this card with your prescription to the pharmacy and receive instant savings.

**Pharmacist:** If you have any issues processing this claim call 1-833-300-0103 for assistance.

THIS IS NOT INSURANCE | VOID WHERE PROHIBITED BY LAW

The program administrator may obtain fees from pharmacies based on your purchases in order to support this program.

# Safe Money



- Are you willing to lose all of your money, some of your money, or none of your money?
- Do you want a plan for living or for death?
- What type of Longevity Insurance do you have?
- What insurance do you have that protects you from market downturns?
- Do you know there is a way to participate in market gains without any market losses?
- I have an EXPERT that can likely improve your situation.
- What I would like do is schedule a time for us to talk with them. Is morning or afternoon better?

# Final Questions



- Do you feel good about taking care of your family today for \_\_\_\_\_ per month?
- Anything you can think of that would prevent you from keeping this payment going?
- I will call you in a couple of days to give you an update on your case.
- If you have any questions after you receive your policy in the mail please let me know.

# Final Questions



- Do you know someone who may be interested in making an extra \$500 a week helping families do what I just did for you?
- My manager is hiring motivated, intelligent, people in this area, how can we contact them?

# Health Matching Account (HMA)



- What are your estimated out of pocket health/medical 213(d) expenses?
  - Co-pays and deductibles, ambulance, lab services, doctors not classified on your health insurance, dentists, orthodontists, osteopaths, chiropractors, optometrists, ophthalmologists, opticians, optical goods, eyeglasses, podiatrists, nursing and personal care facilities, hospitals, home health care, long term care, fertility procedures, Lasik surgery, drug stores, pharmacies, hearing aids, orthopedic goods/prosthetics, counseling services – debt/marriage/personal and more . . .
- The HMA VISA card will match you about dollar for dollar for 213(d) medical benefits (depending on what plan you select).
- Better than a Health Savings Account (HSA).
- Can allow you to decrease your health insurance premiums by raising your deductible which would be covered under this HMA account.
- Covered in Forbes, May 17, 2017, “A New Approach to High Deductibles”.  
John Goodman: <https://www.forbes.com/sites/johngoodman/2017/05/17/a-new-approach-to-high-deductibles/#6621ba6f72cc>



# Health Matching Account (HMA)



Product Option	Monthly Cash Contribution (Individual)	35-Month Total Contribution (Individual)	35-Month Target Account Balance Cap
<b>HMA 2500</b>	\$40	\$1,400.00	\$2,500
<b>HMA 5000</b>	\$84	\$2,940.00	\$5,000
<b>HMA 7500</b>	\$113.50	\$3,972.50	\$7,500
<b>HMA 10000</b>	\$140	\$4,900.00	\$10,000
<b>HMA 15000</b>	\$198	\$6,930.00	\$15,000
<b>HMA 20000</b>	\$251	\$8,785.00	\$20,000
<b>HMA 25000</b>	\$303	\$10,605.00	\$25,000
<b>HMA 30000</b>	\$370	\$12,950.00	\$30,000
<b>HMA 40000</b>	\$485	\$16,975.00	\$40,000
<b>HMA 50000</b>	\$605	\$21,175.00	\$50,000
<b>HMA 60000</b>	\$725	\$25,375.00	\$60,000