

50+ Good Reasons to do Business with Wealth Financial Life

presented by Arsy Grindulo, Jr. President/CEO at the 1st WFLife Development Session at Marriott-Norwalk

First and foremost, this is something that every business associates needs to know: Choosing the Right Marketing Organization to do business with/for you or your group/brokerage agency is one of the most important decisions that you have to face in this very tough business environment. In many instances, life insurance brokers succeed or fail based on this decision making alone.

During the past several years, most Insurance companies have drastically changed or overhauled their sales distribution channels which have severely affected many insurance marketing organizations including WFLife. They would prefer to do business with selected but large insurance wholesalers to be their exclusive sales distribution channels; instead of having to deal with so many different brokerage agencies that they considered to be too costly and too labor intensive. These insurance companies are given two options that marketing companies do not have any control of; either terminate a good number of them, or, they are asked to go underneath other marketing companies or their appointments will be discontinued.

The good news is that WFLife operates not only as a full-fledged marketing organization but also as a very reliable, dependable and very stable insurance wholesaler. We are not in any shape or form affected by this type of business decisions made by these insurance companies. Of course, we are not immune to any major developments that is very hard to circumvent. Among the 20 plus insurance companies that we represent, we maintain the top contracts with each one of them. How could this be true?

Below are three major areas that Wealth Financial Life have accomplished in order to maintain its full strength and stability in the financial services business:

- 1.) WFL is a member of a life insurance association called Consolidated Marketing Group or CMG. It is a very close-knit group comprised of members of 35 large wholesalers nationwide including WFLife. CMG produces approximately 80 million+ in life premiums and 500+ million in annuity premiums. CMG typically do not approach insurance companies, they approach us. Our carriers consist of about 8 core insurance companies and another 10 or more preferred insurance companies. For this year of 2010, we are launching a "new" index universal life products for an insurance company (company name to be mentioned at a later date) that is being created and will be exclusively marketed by CMG members.
- 2.) We are directly appointed with over half a dozen insurance companies and because of our high mark in the industry and maintaining good business ethics, WFLife are given these type of privileges and bargaining clout.
- 3.) Our affiliation with other large insurance wholesalers which we traded or exchange contracts is a "give and take" astute business practice.



Note: The above information explains to you about the current status and positions of WFL towards the insurance industry. If you would like to learn more about the "50+ Reasons to do Business with Wealth Financial Life", come and join us on March 9, 2010 at the Marriott Hotel, Norwalk, California starting at 6:00 pm. For further details, check the schedules of the meeting shown in the other page.