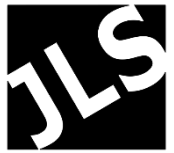


# The Scenario Selling Product Guide

<b>MEDICARE HEALTHY LOW INCOME</b>	<b>MEDIGAP HEALTHY LOW INCOME</b>	<b>MEDICAID HEALTHY LOW INCOME</b>	<b>GROUP INS HEALTHY LOW INCOME</b>	<b>MEDICARE ADV HEALTHY LOW INCOME</b>
<b>MEDICARE HEALTHY MID INCOME</b>	<b>MEDIGAP HEALTHY MID INCOME</b>		<b>GROUP INS HEALTHY MID INCOME</b>	<b>MEDICARE ADV HEALTHY MID INCOME</b>
<b>MEDICARE HEALTHY HIGH INCOME</b>	<b>MEDIGAP HEALTHY HIGH INCOME</b>	<b>26</b>	<b>GROUP INS HEALTHY HIGH INCOME</b>	<b>MEDICARE ADV HEALTHY HIGH INCOME</b>
<b>MEDICARE UNHEALTHY HIGH INCOME</b>	<b>MEDIGAP UNHEALTHY HIGH INCOME</b>		<b>GROUP INS UNHEALTHY HIGH INCOME</b>	<b>MEDICARE ADV UNHEALTHY HIGH INCOME</b>
<b>MEDICARE UNHEALTHY MID INCOME</b>	<b>MEDIGAP UNHEALTHY MID INCOME</b>		<b>GROUP INS UNHEALTHY MID INCOME</b>	<b>MEDICARE ADV UNHEALTHY MID INCOME</b>
<b>MEDICARE UNHEALTHY LOW INCOME</b>	<b>MEDIGAP UNHEALTHY LOW INCOME</b>		<b>MEDICAID UNHEALTHY LOW INCOME</b>	<b>GROUP INS UNHEALTHY LOW INCOME</b>

# SCENARIO SELLING PRODUCT GUIDE

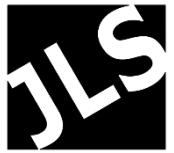


Welcome to The Scenario Selling Product Guide! We hope that his guide will help you look at your product portfolio more comprehensively. The Twenty-Six Scenarios is a powerful tool that can help you engage and help more of your clients with their needs.

In the next few pages we will go through and identify where the 8 core non-certification requiring products can be utilized in the 26 scenarios. We want to look at how effective these products are in helping agents solve problems.

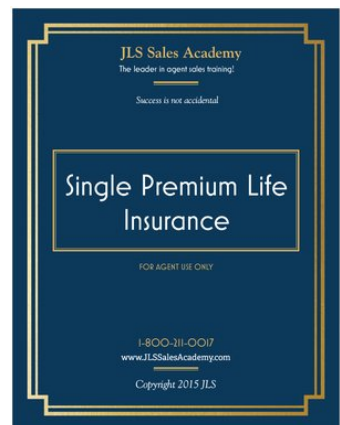
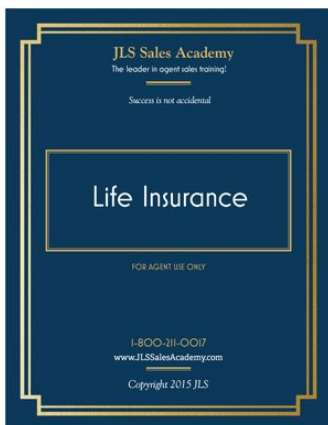
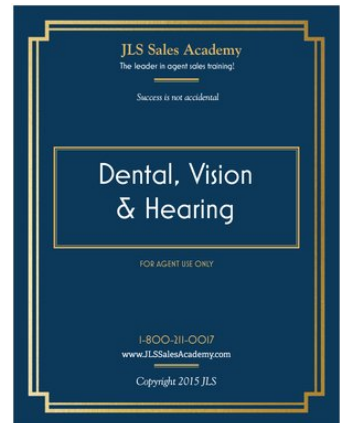
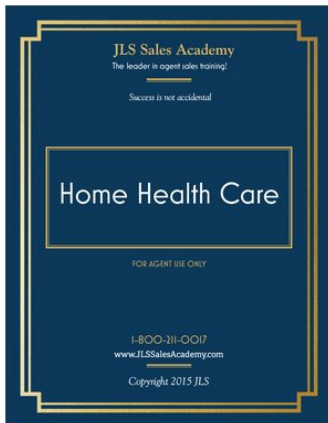
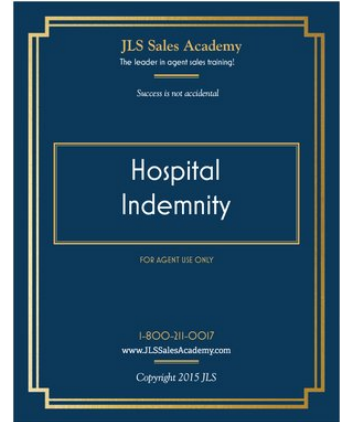
As a side note we have broken down Medicare Supplements and Final Expense on the actual Scenario Selling Grid for you.

- The scenario blocks on the grid where there is no color are what agents tell us are their preferred selling scenarios for that product.
- The blue blocks are where agents tell us that they typically find a lessor sales opportunity.
- The red scenario blocks are where agents tell us that they typically won't have a sales opportunity.



# NON-CERTIFICATION PRODUCTS

Note: These products do not require special certifications for selling eligibility. However certain Single Premium Life products that include an LTC benefit may require certification



# FINAL EXPENSE SPECIALIST

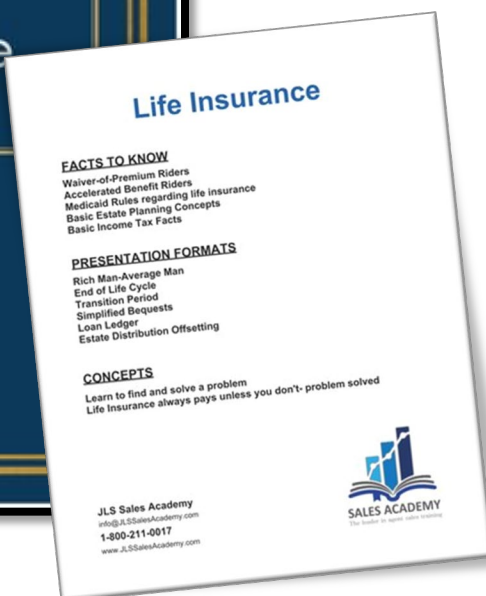


<b>MEDICARE</b> <b>HEALTHY</b> <b>LOW INCOME</b>	<b>MEDIGAP</b> <b>HEALTHY</b> <b>LOW INCOME</b>	<b>MEDICAID</b> <b>HEALTHY</b> <b>LOW INCOME</b>	<b>GROUP INS</b> <b>HEALTHY</b> <b>LOW INCOME</b>	<b>MEDICARE ADV</b> <b>HEALTHY</b> <b>LOW INCOME</b>	
<b>MEDICARE</b> <b>HEALTHY</b> <b>MID INCOME</b>	<b>MEDIGAP</b> <b>HEALTHY</b> <b>MID INCOME</b>		<b>GROUP INS</b> <b>HEALTHY</b> <b>MID INCOME</b>	<b>MEDICARE ADV</b> <b>HEALTHY</b> <b>MID INCOME</b>	
<b>MEDICARE</b> <b>HEALTHY</b> <b>HIGH INCOME</b>	<b>MEDIGAP</b> <b>HEALTHY</b> <b>HIGH INCOME</b>	<b>26</b>	<b>GROUP INS</b> <b>HEALTHY</b> <b>HIGH INCOME</b>	<b>MEDICARE ADV</b> <b>HEALTHY</b> <b>HIGH INCOME</b>	
<b>MEDICARE</b> <b>UNHEALTHY</b> <b>HIGH INCOME</b>	<b>MEDIGAP</b> <b>UNHEALTHY</b> <b>HIGH INCOME</b>		<b>GROUP INS</b> <b>UNHEALTHY</b> <b>HIGH INCOME</b>	<b>MEDICARE ADV</b> <b>UNHEALTHY</b> <b>HIGH INCOME</b>	
<b>MEDICARE</b> <b>UNHEALTHY</b> <b>MID INCOME</b>	<b>MEDIGAP</b> <b>UNHEALTHY</b> <b>MID INCOME</b>		<b>GROUP INS</b> <b>UNHEALTHY</b> <b>MID INCOME</b>	<b>MEDICARE ADV</b> <b>UNHEALTHY</b> <b>MID INCOME</b>	
<b>MEDICARE</b> <b>UNHEALTHY</b> <b>LOW INCOME</b>	<b>MEDIGAP</b> <b>UNHEALTHY</b> <b>LOW INCOME</b>		<b>MEDICAID</b> <b>UNHEALTHY</b> <b>LOW INCOME</b>	<b>GROUP INS</b> <b>UNHEALTHY</b> <b>LOW INCOME</b>	<b>MEDICARE ADV</b> <b>UNHEALTHY</b> <b>LOW INCOME</b>

# NON-CERTIFICATION PRODUCTS



Scenarios  
7 minimum  
13 maximum



As you can see from the chart on the previous page. Life insurance, specifically Final Expense insurance can be utilized in 13 of the 26 scenarios excluding Unhealthy-Uninsurable. The 6 blue blocks show lessor sales opportunities. When subtracted we're left with 7 main sales scenarios.

*Final Expense can be utilized in 26 scenarios with the use of guaranteed issue products.*

# MEDICARE SUPPLEMENT SPECIALIST



MEDICARE HEALTHY LOW INCOME	MEDIGAP HEALTHY LOW INCOME	MEDICAID HEALTHY LOW INCOME	GROUP INS HEALTHY LOW INCOME	MEDICARE ADV HEALTHY LOW INCOME
MEDICARE HEALTHY MID INCOME	MEDIGAP HEALTHY MID INCOME	  <b>26</b>	GROUP INS HEALTHY MID INCOME	MEDICARE ADV HEALTHY MID INCOME
MEDICARE HEALTHY HIGH INCOME	MEDIGAP HEALTHY HIGH INCOME		GROUP INS HEALTHY HIGH INCOME	MEDICARE ADV HEALTHY HIGH INCOME
MEDICARE UNHEALTHY HIGH INCOME	MEDIGAP UNHEALTHY HIGH INCOME		GROUP INS UNHEALTHY HIGH INCOME	MEDICARE ADV UNHEALTHY HIGH INCOME
MEDICARE UNHEALTHY MID INCOME	MEDIGAP UNHEALTHY MID INCOME		GROUP INS UNHEALTHY MID INCOME	MEDICARE ADV UNHEALTHY MID INCOME
MEDICARE UNHEALTHY LOW INCOME	MEDIGAP UNHEALTHY LOW INCOME	MEDICAID UNHEALTHY LOW INCOME	GROUP INS UNHEALTHY LOW INCOME	MEDICARE ADV UNHEALTHY LOW INCOME

# NON-CERTIFICATION PRODUCTS



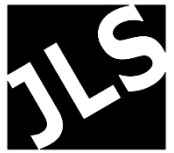
Scenarios  
4 minimum  
9 maximum



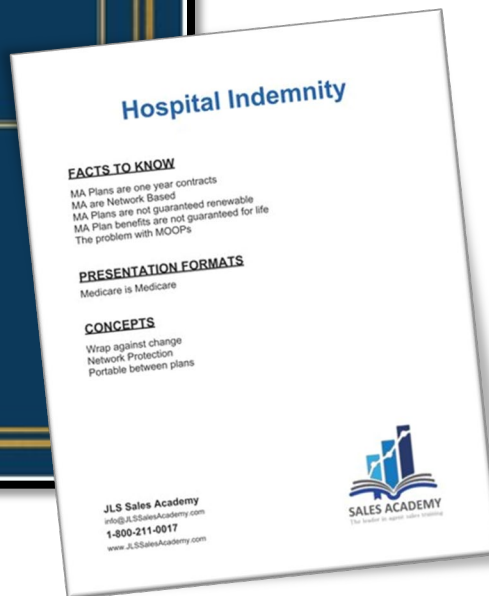
As you can see from the chart on the previous page. Medicare Supplement insurance can be utilized in 9 of the 26 scenarios excluding Medicaid, Group Insurance and Unhealthy-Uninsurable.

Low income situations may be difficult (3 scenarios) and MA replacement is limited to specific disenrollment periods (2 additional scenarios). Subtracting those five we're left with 4 scenarios

# NON-CERTIFICATION PRODUCTS



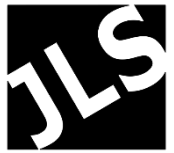
Scenarios  
7 minimum  
13 maximum



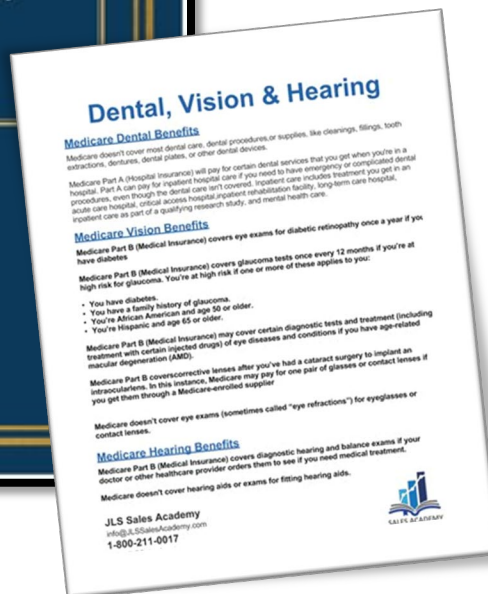
Hospital Indemnity insurance can be utilized in 12 of the 26 scenarios excluding Unhealthy-Uninsurable and Medicaid.



# NON-CERTIFICATION PRODUCTS

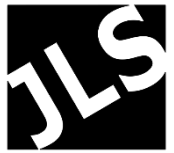


Scenarios  
7 minimum  
13 maximum



Dental, Vision & Hearing insurance can be utilized as a product in 24 of the 26 scenarios excluding only the Medicaid scenarios.

# NON-CERTIFICATION PRODUCTS

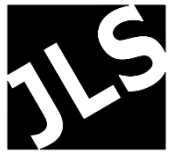


Scenarios  
7 minimum  
13 maximum

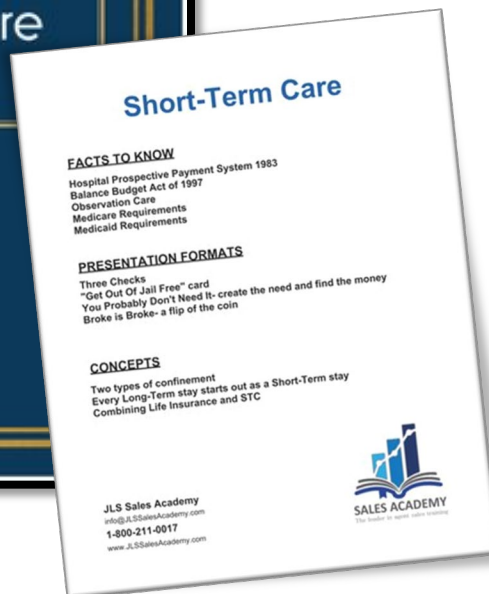


Cancer insurance can be utilized in 24 of the 26 scenarios excluding Medicaid unless the prospect has been diagnosed with cancer.

# NON-CERTIFICATION PRODUCTS

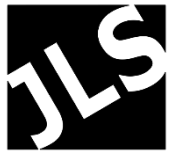


Scenarios  
7 minimum  
13 maximum

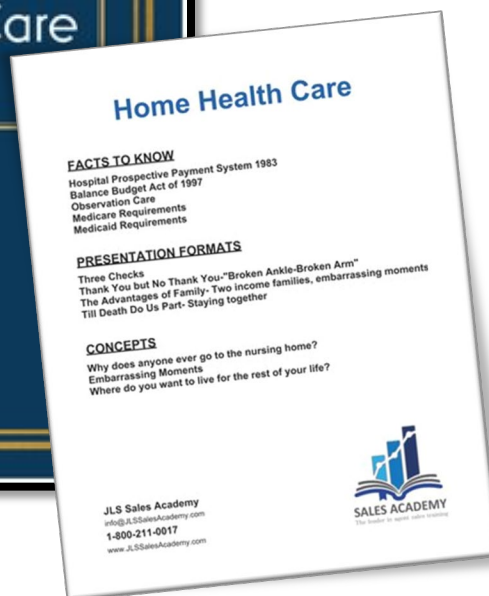


Short-Term Care insurance can be utilized in 8 of the 26 scenarios excluding Medicaid, Low Income and Uninsurable-Unhealthy

# NON-CERTIFICATION PRODUCTS

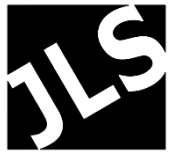


Scenarios  
7 minimum  
13 maximum

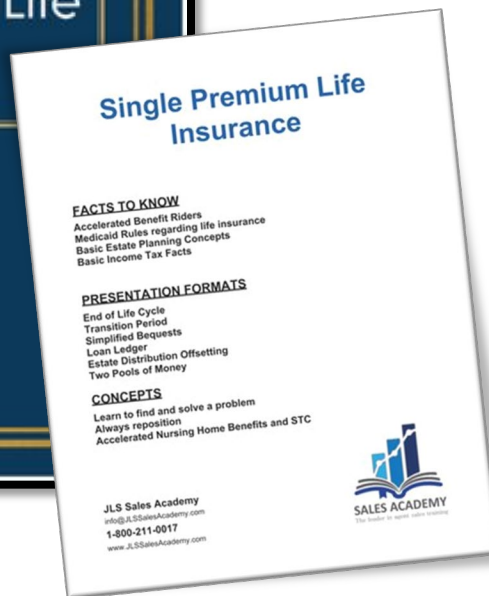


Home Health Care insurance can be utilized in 12 of the 26 scenarios excluding Medicaid and Uninsurable-Unhealthy.

# NON-CERTIFICATION PRODUCTS



Scenarios  
7 minimum  
13 maximum



Single Premium Life insurance can be utilized in 8 of the 26 scenarios excluding Medicaid, Low Income and Uninsurable-Unhealthy.

# TIPS FOR IMPROVING YOUR PERFORMANCE

**Stay Flexible-** Avoid getting set in your ways. Try to be open to new ideas and ways of working or living.

**Build Self-Confidence-** The more you know, the more confident you are.

**Focus on Self Education-** Invest your time and money in yourself. Speed up the learning curve by learning successful strategies from others.

**Focus On Your Priorities-** Surround yourself with other positive and like-minded people and focus on the relevant things in life.

**Don't Procrastinate-** Take action today and work toward your dreams for tomorrow.





Four things that you can do today that  
can change your future!

# PLAY A GAME!

You can master "Scenario Selling"



Speed up the learning curve and stop wasting money by learning through trial and error. The average agent wastes thousands of dollars each year on "Bad Leads"



# WATCH A VIDEO!

## 24 x 7 Knowledge Access

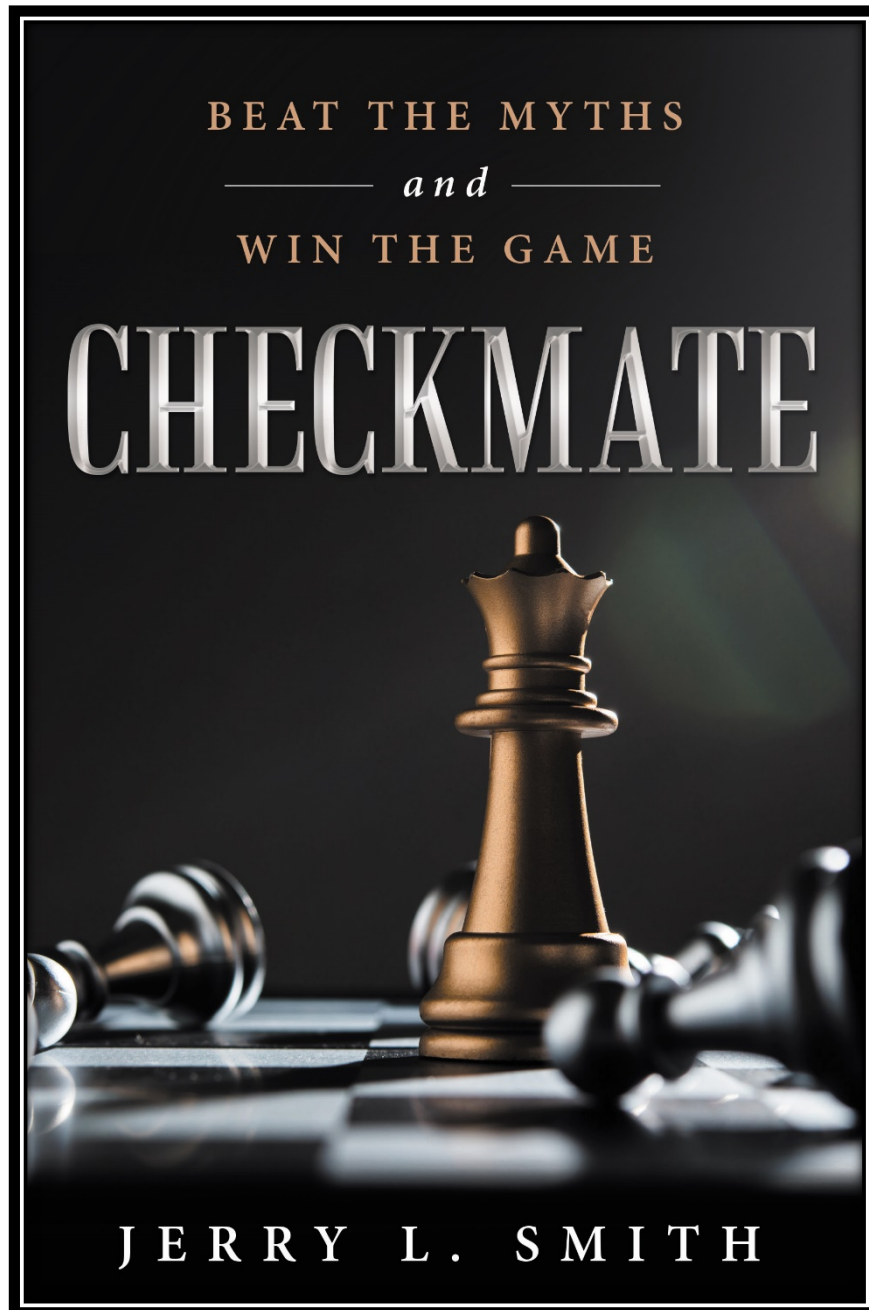
The screenshot displays the JLS Sales Academy website. At the top, there is a dark navigation bar with the 'SALES TRAINING' logo on the left and various utility icons (search, user profile, notifications, etc.) on the right. Below the navigation bar, the main content area features a central 'TRAINING CENTER' section with a brain icon and the text 'Access our extensive collection of virtual training courses and interactive simulations.' To the left and right of this central section are two large, angled panels labeled 'TRAINING' and 'ANALYSIS' respectively, both showing a hand pointing at a screen. Below the main content area is a grid of eight dark blue buttons with white icons and text: 'TRAINING CENTER', 'MY REPORT CARD', 'MY USAGE REPORT', 'MY NOTES', 'CALENDAR', 'FILE VAULT', 'MY CERTIFICATION', and 'MY PROFILE'. At the bottom of the page, there is a 'MY ACTIVITY TRACKER' section with a plus sign icon.

Our exclusive agent access into JLS Sales Academy gives you the ability to watch hundreds of educational videos from some of the top trainers in the country. We provide **free** access to all agents that contract with at least two of our "Platinum Carriers".

**Call 1-800-211-0017 to get you're your access today**

# READ A BOOK!

Learn about the Ten Myths



# BOOK A VACATION!

## Attend a JLS Retreat!

Increase your knowledge and meet other like-minded people with a positive attitude!



*Learn, Play, Enjoy!*

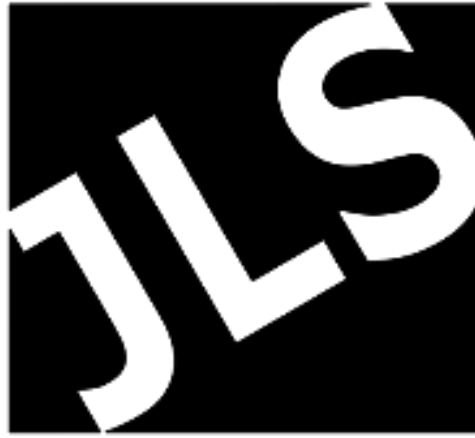
### Our Retreats

Senior Market Mastery  
Cross-Selling Secrets  
Final Expense Mastery  
Two Pools of Money  
Art of the Question  
STC Mastery

Retreats include continental breakfast and lunch each day. For two- and three-day retreats there is an optional welcome reception.

**Ask about our discounted room rates at  
Glenmoor Country Club**

**Call 1-800-211-0017 to book your retreat!**



## **SCENARIO SELLING PRODUCT GUIDE**

We hope that this guide has helped provide you with a template for selecting companies and products that support a Scenario Selling based product portfolio.

The only question left to ask is:

### **HOW MANY SCENARIOS DO YOU WANT TO BE ABLE TO SELL IN?**

Partnering with JLS can provide you with a multitude of business solutions. Our goal is to provide the tools and knowledge that can immediately increase your income!

We look forward to continued conversations and helping you take the next steps forward in your career!