



# Welcome

BBA Life Brokerage is an Insurance Services firm that helps you meet your clients needs and grow your revenue.

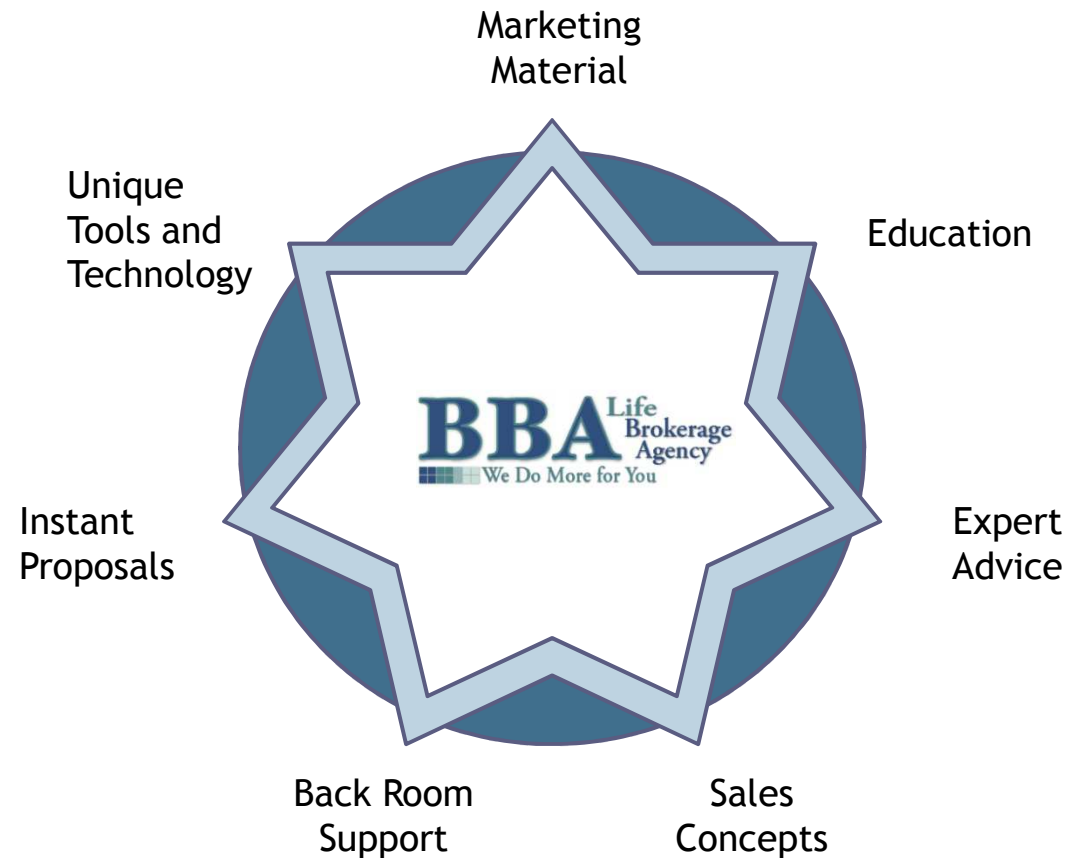
# Helping Advisors Develop Markets and Reduce Expenses

- **Are you struggling to keep your production levels up and expenses at bay in this unsure economy?** One of the biggest challenges you face is having fresh ideas to bring to your client base. Another is staffing and time constraints to get all the necessary research and paperwork done. Having fewer direct carrier resources to depend on, you may find yourself under pressure to come up with strategies to fit your clients' needs and generate sales.
- **In addition, you have the time-consuming task of paperwork.** When you work with BBA Life Brokerage, you have the advantage of complete back room support which saves you time so you can tell your story to more prospects.
- **A successful sales practice comes from fresh ideas that get your clients saying "Yes, that works for me."** Working with the best concepts and sales tools available, you communicate your value as an insurance professional. This means your reputation as an expert advisor leads to more sales and more referrals.

*We help insurance agents anxious about providing the best life insurance for their clients find the right solution!*

# Getting Started

- Working with BBA Life allows you to get everything you need and get it from one trusted resource, and not spend your valuable time doing it. The time you save working with us can be spent doing what you do best, selling!
- You get started with BBA Life when you make that first phone call to discuss your client's situation and needs, in order to determine the best solution for your client.



# We Do More For You

## Marketing and Resources

Products are good to have but what you need and want are ideas you can present to your client that give them a better understanding of the importance of life insurance and its many uses. This means that you place more cases and get paid more often. BBA Life continually seeks out the marketing solutions and resources that help you develop more business, grow professionally, and make you more successful. Some of these services include:

- Concept strategies
- Webcast and Seminar Training
- Carrier and industry updates
- Product updates
- Illustration support
- Consumer ads and approach letters
- Product and concept coaching
- Annuity Spreadsheets
- Impaired risk underwriting
- Sales ideas
- Concept specific sales packages
- User friendly web site packed with tools you can use



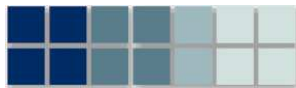
# We Do More For You

## Products and Concepts You Can Use

From the simple term case to the complex business or estate plan, you can rely on BBA Life. You won't waste valuable time struggling to find the right strategies, concepts, marketing tools, and presentations.

With our 35 plus years of experience, you get the tools and resources that allow you to bring fresh new ideas to your clients and increase your sales. We provide you with the ideas, support, tools and service to make you a success, including:

- Term
- ROP Term
- Fixed, Indexed and Immediate Annuities
- Fixed and Indexed Universal Life
- Long-Term-Care Insurance
- Supplemental Retirement Plans
- ROP Gifting Strategies
- Business Insurance
- Estate Planning
- Policy Reviews
- Linked Benefits
- Trust Owned Life Insurance
- Conversions
- IRA Planning - Beyond the basics
- Life Insurance as an Asset Class
- CD Alternative
- Premium Financing
- Life Settlements
- Disability Income



# We Do More For You

## Website Tools

You will "Maximize Your Productivity" with BBA Life's easy to use 24/7 website.

Virtually everything you need is at your fingertips.

Some of the tools you will find include:

- BBA EZLife
- Term Quoting
- Mobile Quoting Tools
- Forms
- Underwriting guidelines
- Classification criteria
- Product information
- Downloadable quoting software
- Annuity spread sheet
- Annuity quote engine
- NAILBA Field Underwriting Guide
- Impaired risk questionnaires
- Case Status
- Advanced Sales Tools
- Fact Finders
- E&O Resource
- Incentives Programs
- Sales and Marketing Articles
- Quick App processes
- Online Paperless Application
- Staff directory
- Training resources





# We Do More For You

## Underwriting Support

Your health challenged clients are sent to our carriers getting you and them the right fit in product and price before you waste your time and money on a case you cannot place.

Call us prior to submitting an application and we will shop your case for the best offer. When special risks are identified during underwriting, our staff will review difficult-to-place and declined cases looking for information to present for reconsideration. If the case can't be reconsidered, they will determine if the case will benefit from submission to a different carrier.

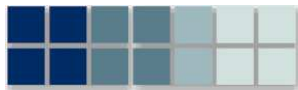




# We Do More For You

## Back Office Support

- You get all the back office support you need without having the expense of hiring and training your own staff. This gives you time to make more money.
- BBA Life Brokerage will:
  - Scrub your applications
  - Order any necessary medical information
  - Order Attending Physicians Statements when necessary
  - Follow up with the carriers and service providers to make certain the process is timely
  - Get the best possible rate classification for your clients by working with the underwriters
- This all gives you more time to visit with your clients and make more sales.







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 Since 1987



Alta Garcia  
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 Since 1987

BBA Life Brokerage is an Insurance Services Firm who partners with advisors to help them solve client's needs and grow their revenue.

Since 1981 our firm has built relationships with advisors giving them a competitive advantage.

*We do more for you!*

### New Business



Veronica Santos  
 Personal Case Representative  
[veronicas@bbalife.com](mailto:veronicas@bbalife.com)  
 Since 2000



Mary Montez  
 Personal Case Representative  
[marym@bbalife.com](mailto:marym@bbalife.com)  
 Since 2008

### Marketing - Proposals



Marissa Zundt  
 Marketing Assistant  
[marketingcc@bbalife.com](mailto:marketingcc@bbalife.com)  
 Since 2012

### Policy Service - Commissions



Melanie Muskie  
 Policy Service/Commissions  
[phs@bbalife.com](mailto:phs@bbalife.com)  
 Since 2011

### Licensing - Contracting



Arjelia Cabrera  
 Licensing/Contracting  
[arjeliac@bbalife.com](mailto:arjeliac@bbalife.com)  
 Since 1995