



Experience the Advantage.

## **SAGE Program**

***Dramatically Increase Your  
Life Insurance Sales and Commissions!***

For Agent Use Only

# ***Dramatically Increase Permanent Life Insurance Sales and Commissions!***



- **Use guaranteed free Tuition Rewards<sup>®</sup> for college with existing and new clients**
- **Leverage Partners Advantage tools and sales training**

888-251-5525

For Agent Use Only



Experience the  
**Advantage**  
of a **True**  
**Wholesale**  
**Partner**

**PARTNERS**  
**ADVANTAGE**  
INSURANCE SERVICES

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## About Partners Advantage

- Leading wholesaler for more than 18 years
- A well-respected, independent National Insurance Marketing Organization
- A trusted partner for all your Life, Annuity and Health business – serving several thousand independent life insurance agents, registered representatives and agencies
- Advisors utilize Partners Advantage for enhanced business decisions on underwriting and a roadmap on how to work best with each carrier

**Here to serve you 12 hours each day,  
Monday through Friday with  
Live Assistance from  
7 a.m. Central to 7 p.m. Central**

**80 associates at offices  
throughout the U.S.**

*Colton, CA, Fargo, ND,  
Costa Mesa, CA,  
Sioux City, IA and  
North Palm Beach, FL*

**Access to more than 50 of  
the nation's top carriers**



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# About SAGE Scholars

- **Formed in 1995 by the former Director of Admissions & Financial Aid at Wharton Graduate School, University of Pennsylvania**
- **Purpose: Affordability of private higher education**
- **Offers Tuition Rewards<sup>®</sup>**

# What are Tuition Rewards®?

- **SAGE's Tuition Rewards is a unique private college savings program.**

**Tuition Rewards are like frequent flyer miles –  
but for college tuition!**

- **Tuition Rewards can be redeemed for discounts off full tuition at participating private colleges and universities.**
- **Tuition Reward points are earned by the “Sponsor” (your client) and credited to their Tuition Rewards account to be used for any loved one.**

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## **Partners Advantage has teamed up with SAGE to offer their Tuition Rewards®**

***Together, we have built a creative college solution!***

- **Life Insurance Plans**
- **FREE Guaranteed College Scholarships**

# Life Insurance vs. 529 Plans

	Life Insurance	529 Plan
Annual Contribution Limit	No Limit	\$13,000
Taxation of Withdrawals	Tax-Free, using loans	Tax-Free, qualified education expenses only
Value for State Education Financial Needs Analysis	Excluded	Included
Funding if parent dies (the primary source of funding)	Death Benefit Completion, college funding	Stops, account value may not be sufficient
<b>Commission</b>	1 <sup>st</sup> year premium PLUS annual trails – Ex: \$200/month 1 <sup>st</sup> year (80%) <b>= \$1,700</b>	% of each deposit Ex: \$200/month 1 <sup>st</sup> year (3%) <b>= \$72</b>

# How does Tuition Rewards® work with Life Insurance?

## Your Client Receives:

**IMMEDIATE 500 points** just  
for meeting with you!

Additional **4,500** points if  
they qualify

Additional **2,000** points  
each year



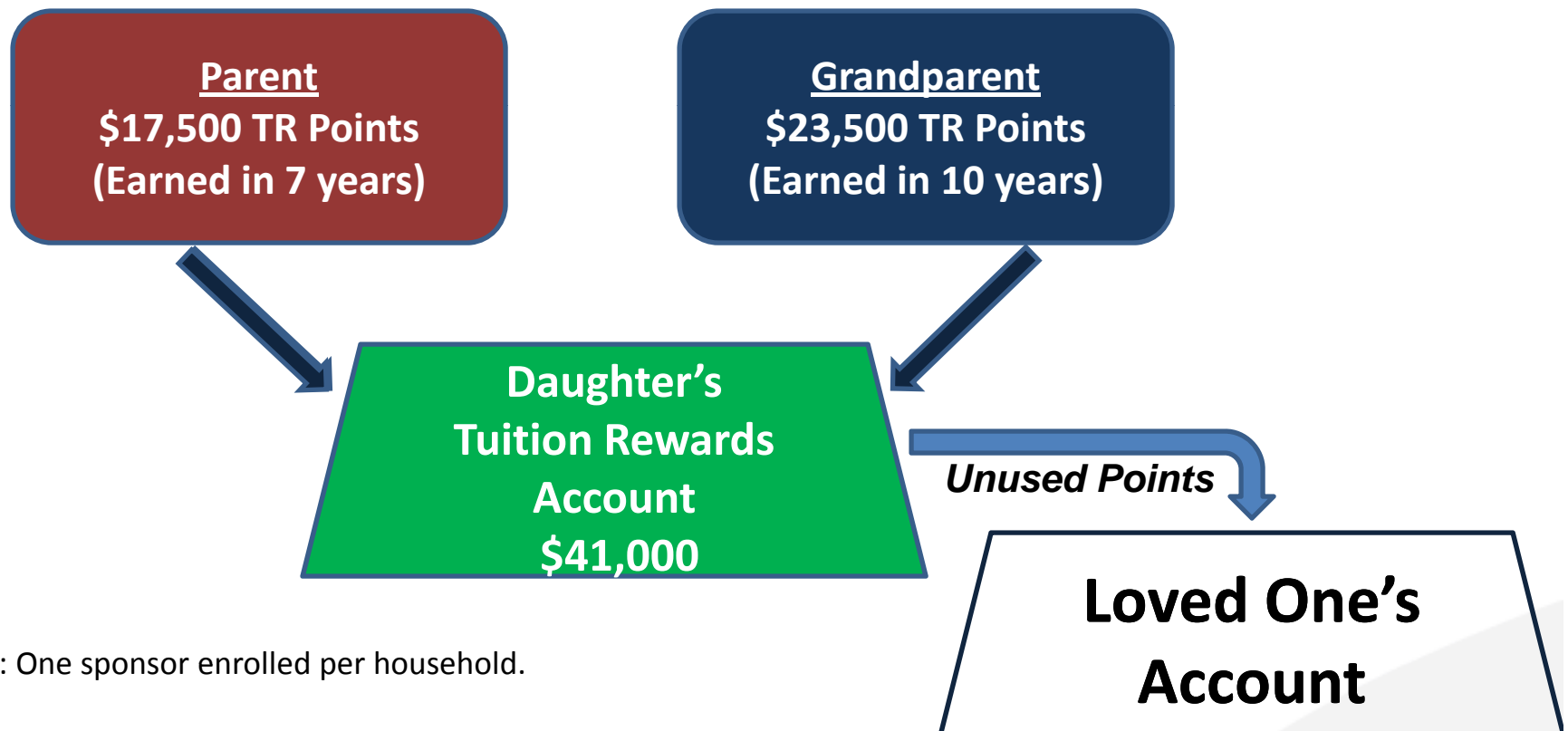
### Tuition Rewards Account

After 1 <sup>st</sup> Year:	7,000
After 2 <sup>nd</sup> Year:	9,000
After 3 <sup>rd</sup> Year:	11,000
After 4 <sup>th</sup> Year:	13,000
and so on...	

# One Client can Fund Multiple Children, Or Multiple Clients can Fund One Child

## Example:

Daughter receives Tuition Reward points from two sources\*:



\*Limit: One sponsor enrolled per household.

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# **This program works with Life Insurance Products**

**Partners Advantage works with  
several top-rated carriers**

## **Contract with Partners Advantage and Receive the Following Benefits:**

- **Access the link to our *College Planner* application**
- **Client Marketing**
- **Proven sales techniques, tools and training**

# Partners Advantage Training and Marketing Support is a Winning Combination!

**Does your Marketing Organization give you:**

- **Weekly Sales Training Webinars?**
- **Special Workshops?**
  - **Nelson Nash: Author of *Be Your Own Banker***
  - **Dr. Kerry Johnson: Coach & Mentor**
- **Dedicated Marketing Team?**

# Get Started Right Away!

**Submit your appointment paperwork and SAGE producer agreement to Partners Advantage, you can start seeing clients tomorrow!**

**When working with Partners Advantage you will have direct access to our agent website and online sales tools:**

- **Sales training webinars and cutting-edge sales concepts**
- **Sample lead mailers, sales scripts, ideas for target markets and much more**

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**Get Started Right Away!**

**Contact Partners Advantage at:  
888-251-5525, Ext. 711**