



Greenhaven Marketing Corporation

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Contact us 24 hours a day at Wildcard@GreenhavenMarketing.com



December 2009 Newsletter



Merry Christmas!
From all of us here at Greenhaven Marketing,
we hope that you have a safe and Happy Christmas!

Commissions

We are saving a tree!
We hope you are enjoying the one-page commission statements.
Any questions or concerns,
you can contact Mary at 800-227-4936 or Mary@GreenhavenMarketing.com

Contacting Term Clients Early

Contacting your term clients before their term period is up can be beneficial for both of you. Most of your term clients do not realize what their premiums will increase to once the guaranteed period has expired. Recently I have had two experiences where clients waited till the last minute to schedule an appointment. In both cases, their health changed and new premiums were too expensive. One dropped the insurance because the premium was 10 times more per month and the other decided to wait another year before making a decision. The first one could no longer convert because it was too late and the other thought that was too expensive also. Both men were in their 60s so any rate would be more than the current one. With most companies the policy's death benefit can't be reduced either so there are very few options. Starting in January my goal is to call all of my term clients to review, convert to a permanent plan or reapply for another term period.

If your term clients were written through GMC, give us a call for a permanent policy conversion or new rates for another term period. Also, many times individual term insurance is less expensive than supplemental group term insurance and have longer guaranteed term periods.

Nate Schilling

LOOKING FOR AGENTS

Greenhaven Marketing, A Blue Partner, Preferred General Agency With Blue Cross,
Is Looking For Agents to Represent Blue Cross Blue Shield of Minnesota.
Please contact Jerry Dock @ 800-227-4936 or Wildcard@GreenhavenMarketing.com

GREENHAVEN MARKETING CORPORATION

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Questions or Comments? E-mail us: Susanne@GreenhavenMarketing.com
To remove your name from our mailing list, please [click here](#).