

Safenet



A Path to Protecting Families & Providing for the Next Generation

Safenet® is the ideal solution for your community bank as you help customers with finding solutions provided through Life Insurance and Annuities.

Safenet can bring a peace of mind to your customer – and a better bottom line for your bank.



Wheatland Advisors



Wheatland Advisors and Financial Professionals Group have combined their unique perspectives, success and experience to create the Safenet solution. A path to protecting your families and providing for the next generation.

Wheatland Advisors' unique process, **The Fee Income Multiplier** will guide you to solutions that will create fee income, a quality customer experience, and mitigate risk.

The Fee Income Multiplier™ process introduces the strategic “how to become the resource for life insurance and annuities in the communities you serve.”

Through our collaborative partnership and your *participation* in *The Fee Income Multiplier*, a unique 5-step value creation process, your financial institution will:

- learn how to bring clarity to your greatest opportunities
- perform with confidence

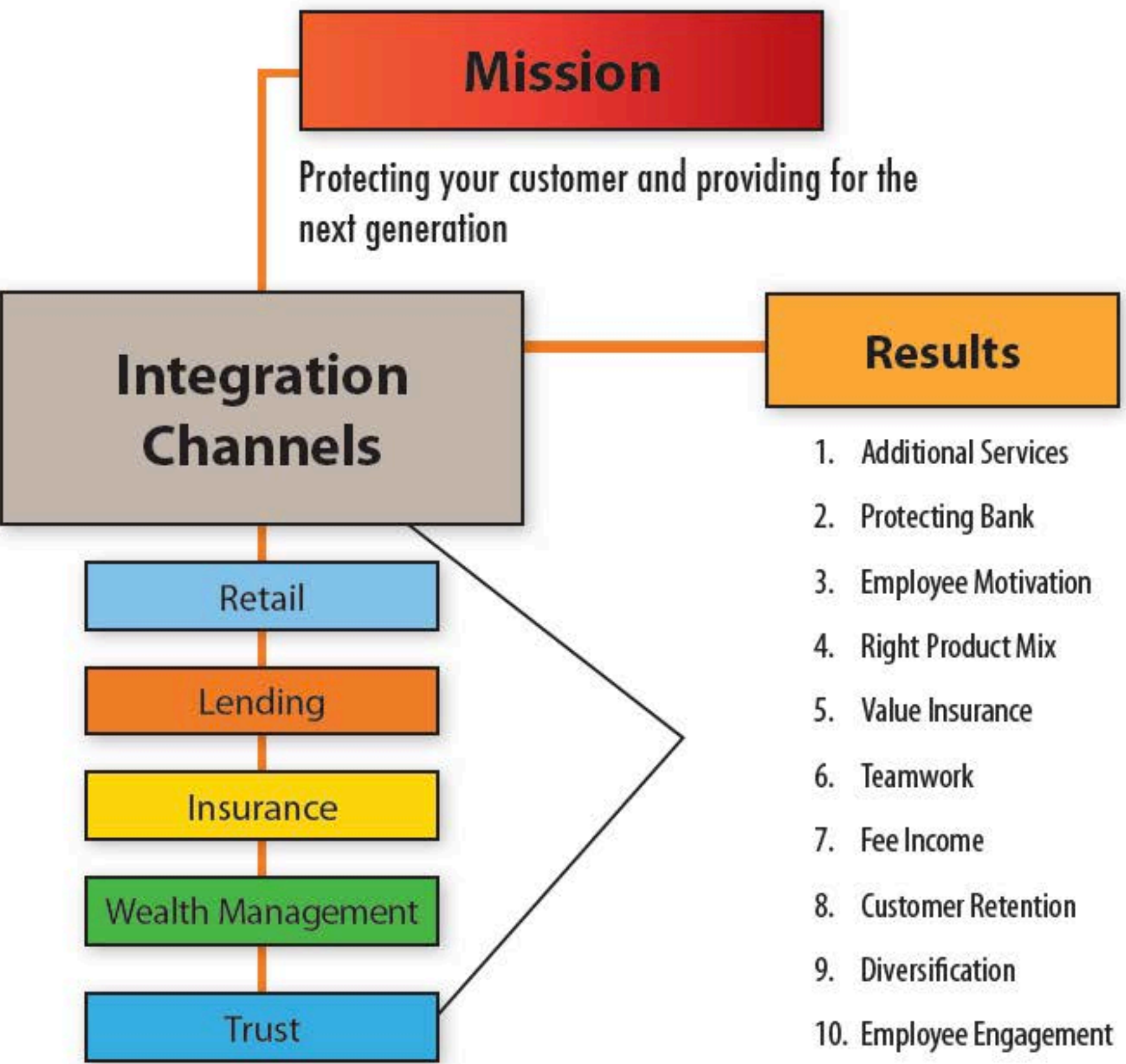
The Fee Income Multiplier

1. **Discover** -
Maximize your opportunity
2. **Integration** -
Unite with your existing organization
3. **Excellence** -
Achieve your standard of excellence
4. **Marketable** -
Connect your customer with your service
5. **Perform** -
Execute to success



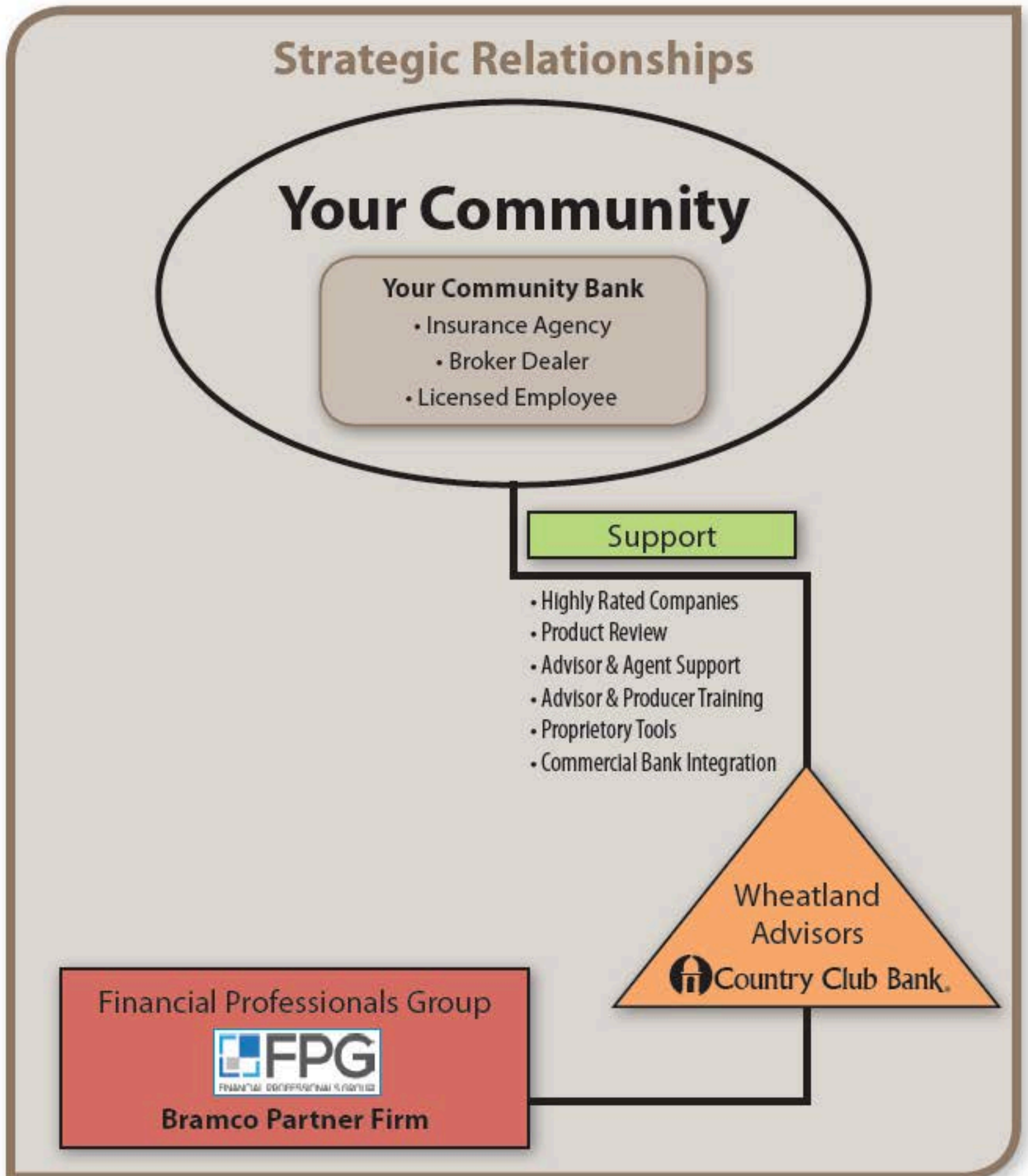
INTEGRATION

Building a cohesive team approach to serving your customer is key to achieving success.



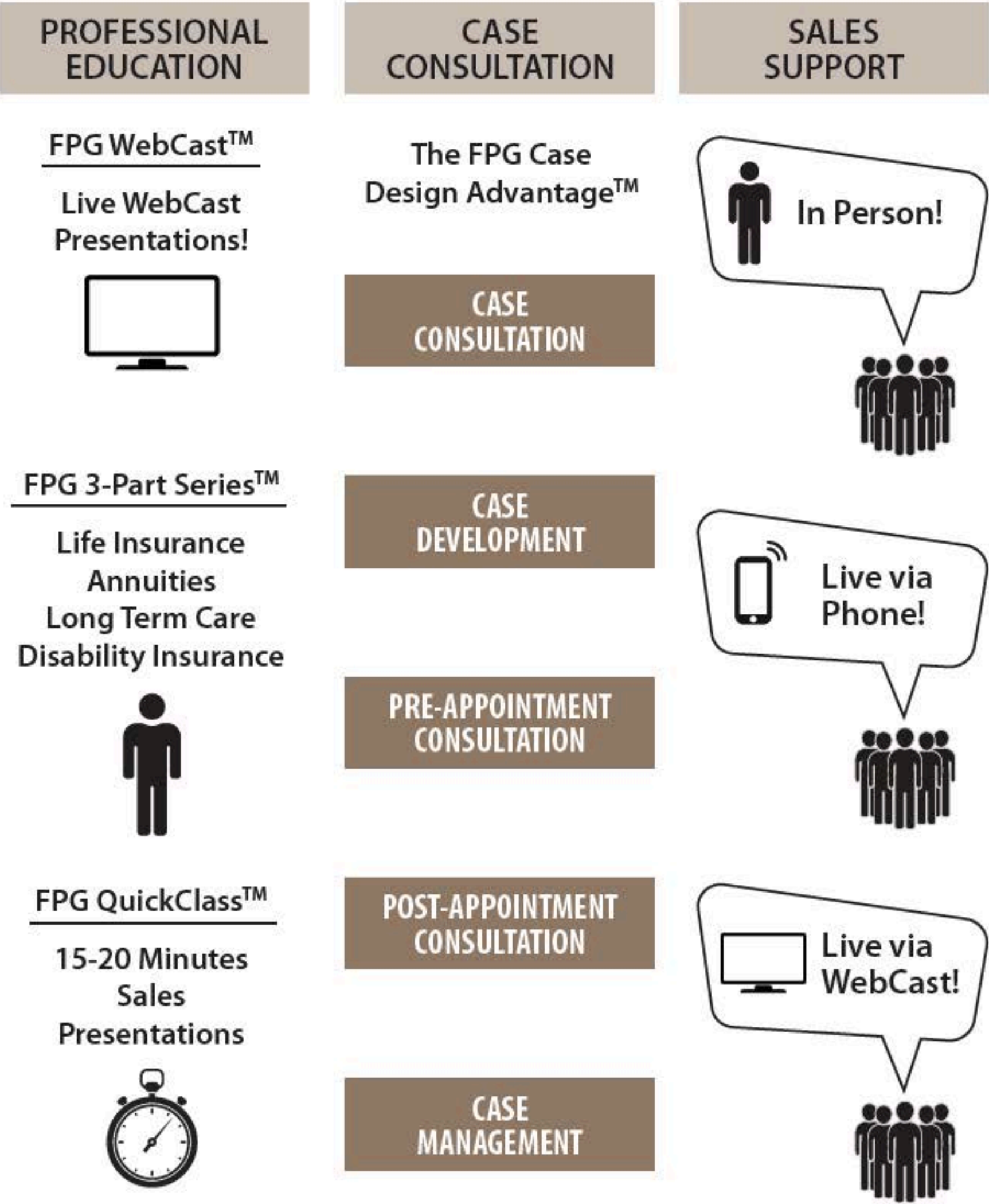
EXCELLENCE

Ensure your standard of excellence is achieved through strategic relationships.



FPG CLIENT PLANNING SOLUTIONS

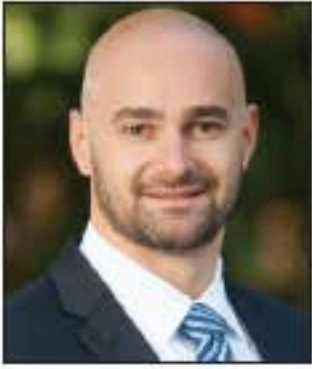
Providing Client Planning Solutions through the optimal use of annuities, Life DI and LTC insurance.



DEDICATED TEAM



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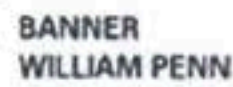


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PROFILE CARRIERS



MARKETABLE

Connect your customer to value added service.

B r o c h u r e

Protecting your Customers and Providing for the Next Generation


WHAT

WHY


HOW

For more information:

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 **Wheatland Advisors**

Country Club Financial Services, Inc. dba Wheatland Advisors. Country Club Financial Services, Inc. is a subsidiary of Country Club Bank, Kansas City, MO.

 **Wheatland Advisors**

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front and back

inside pages

WHAT

- 52 million Americans with household incomes between \$50,000 and \$250,000 have no coverage
- 40% of those who have life insurance feel they don't have enough
- \$155,000 is the average amount of life insurance

WHY

- Average age of today's financial advisor or insurance professional is 59
- Fewer companies are recruiting or training new financial professionals

HOW

- By changing the focus from selling to protecting families and providing for the next generation customer
- By educating and equipping your bank professionals with the tools and confidence

The Strategy

Offer high value services that help educate and support your customers.

The Policy Checkup

A complimentary Insurance Portfolio Analysis

- When Do I need to Review my policy?
- What should be reviewed within my policy?
- What are the possible actions to consider?

The Life Insurance Estimator

Delivers a complimentary life insurance needs analysis

- Assist in reviewing today's needs
- Provide estimate of cost
- Educate on the application process for insurance

The results...

- Encourage locating and updating financial information for financial planning.
- Bring clarity to your customer's lives through the life insurance policy check-up.
- Opportunity to build deeper relationship with your customer.

Peace of Mind

Handout





LET US HELP YOU WITH OUR COMPLIMENTARY
POLICY CHECKUP

Name: _____

Phone: _____ Email: _____

Best time to contact: _____

How long has it been since you reviewed your life insurance policies?

When does your policy expire?

What life events will your life insurance cover to day?

• Family Income

• Education

• Estate Issues

• Legacy/Will

• Charitable giving

This complimentary review will check:

Term Policy

• Check for renewal date expiration

• Financial health of carrier

• Optional rider options

• Conversion policy options

Permanent Policy (whole life/modified life)

• An in-force illustration with current premiums

• Premiums needed to carry the policy until age 100

• Surrender value

• Crediting rate



Michael Gross, SVP

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Policy Checkup Form
8.5 x 11

Poster

Life Insurance Poster
22 x 28

Do you need a life insurance
policy checkup?



☒ Got Married

☒ Added to your Family

☒ Purchased a Home

☒ Retired / Job Change

Ask your relationship banker
about scheduling an appointment
with Mike today to get your own
FREE policy checkup!

Michael Gross

Senior Vice President

1 Ward Parkway

Kansas City, MO 64112

816-751-4272



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8



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outside panel

inside page

Does someone depend on you financially?

Married or Getting Married? Many families depend on two incomes to make ends meet. If you died suddenly, would your spouse have enough money to cover your funeral costs, credit card balances, outstanding loans and daily living expenses?

A parent or about to become one? Raising a child is one of the most rewarding things a person can do in life. But it's also one of the most expensive. If you died tomorrow, would your spouse have the wherewithal to provide your children with the opportunities you always dreamed they would have? From diapers to diplomas, would there be enough income to pay for daycare, a college education and everything in between? Even parents who don't work outside the home need life insurance because they provide services that would be expensive to replace, such as childcare, transportation and household chores. And what about single parents? They need life insurance more than anyone because their children rely on them for everything.

Own your home? If you are like most people, your home is your most significant financial asset. Life insurance can be used to pay down or retire the mortgage, sparing your family from moving to a less expensive place to live. Plus, it can provide the funds needed to help family members maintain the lifestyle to which they're accustomed.

If so, let me refer you to our affiliate company.

Please call Mike Gross, Country Club Financial Services, Inc. at 816-751-4272 or ask your relationship banker about scheduling an appointment with Mike.

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Marvin Pete Payne
Regional President



Country Club Bank

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www.countryclubbank.com/ffile



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inside page

Does someone depend on you financially?

Changing jobs? If you've recently been promoted or changed jobs, it's a good time to re-evaluate your life insurance coverage. Why? You may not realize it, but when your income rises, your spending tends to rise too. Updating your life insurance coverage can help insure that your family will be able to maintain its new and improved lifestyle if something were to happen to you.

Retired or Planning for Retirement? If your children are on their own and your mortgage is paid off, you might feel your need for life insurance has passed. But if you die today, your spouse could outlive you by 10, 20 or 30 years. Would your spouse have to make drastic lifestyle adjustments to make ends meet? A adequate life insurance can help the surviving spouse avoid financial struggles in retirement.

Single? Most single people don't have a pressing need for life insurance because no one depends on them financially. But there are exceptions. If you're providing financial support for aging parents or siblings, or you carry significant debt you wouldn't want passed on to the family members, you should consider life insurance.

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Marvin Dene Payne
Regional President



 **Country Club Bank,**

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www.countryclubbank.com/life



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Does someone depend on you financially?

Married or Getting Married? Many families depend on two incomes to make ends meet. If you died suddenly, would your spouse have enough money to cover your funeral costs, credit card balances, outstanding loans and daily living expenses?

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Own your home? If you are like most people, your home is your most significant financial asset. Life insurance can be used to pay down or retire the mortgage, sparing your family from moving to a less expensive place to live. Plus, it can provide the funds needed to help family members maintain the lifestyle to which they're accustomed.

Or Maybe You Have . . .

Recently joined the Country Club Bank family or received a promotion? If you've recently been promoted or changed jobs, it's a good time to re-evaluate your life insurance coverage. Why? You may not realize it, but when your income rises, your spending tends to rise too. Updating your life insurance coverage can help insure that your family will be able to maintain its now and improved lifestyle if something were to happen to you.

Retired or Planning for Retirement? If your children are on their own and your mortgage is paid off, you might feel your need for life insurance has passed. But if you die today, your spouse could outlive you by 30, 35 or 38 years. Would your spouse have to make drastic lifestyle adjustments to make ends meet? Adequate life insurance can help the surviving spouse avoid financial struggles in retirement.

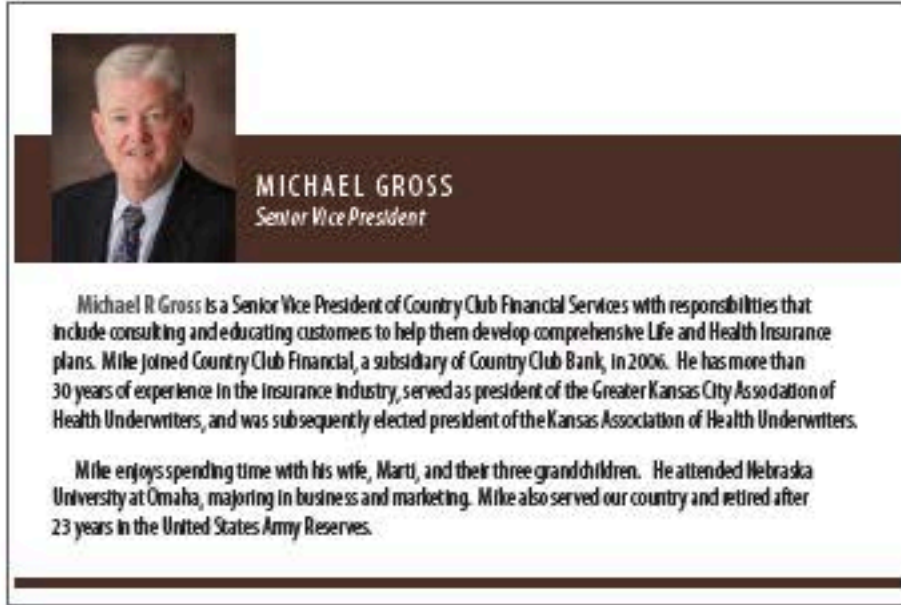
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Country Club Bank offers life insurance as an employee benefit. Our experienced advisors can help you with additional personal protection, simply call or email us today.

						
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PERFORM

Your accomplishment – 5 steps to achieve desired goal. Discover, Integration, Excellence, Marketable and Perform with the help of Safenet.

A comprehensive approach to educating customers and bank staff about life insurance, with marketing and services designed to help people with annuity and life insurance needs.



Safenet



A partnership created to help you in protecting your families and providing for the next generation.

MIKE STRICKLAND
Senior Manager,
Wheatland Advisors

Mike founded Wheatland Advisors in 2011, a division of Country Club Financial Services Inc. His 30-plus years of experience includes nearly two decades as president of Individual Assurance Co., Overland Park, Kansas, building it into a leading provider of life insurance products for banks across the nation. For more than a decade Mike served on the national board of the Credit Consumer Industry Association. He holds a degree in finance from Missouri State University in Springfield.



WILLIAM WRIGHT, CFP®
Founder & President, FPG
Financial Professionals Group

With more than three decades of experience in the financial services industry, William leads FPG, a national marketing organization founded in 1997. William is a thought leader in the financial services industry and a sought-after speaker for insurance and broker-dealer conferences. In 2011 FPG became a partner firm with BRAMCO Financial, one of the country's largest national insurance and annuity support organizations.





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