



LiveAmerica.

New Living Benefit Life Insurance & Retirement Solutions

The New Living Benefit Life Insurance & Retirement Solutions Company.



A consumer oriented, advisor focused organization with the most powerful differentiated approach to designing unique, customized solutions to serve the needs of America's broad middle class and main street business owners.

Our Mission.

To make a difference in the lives of our clients.

Our Vision.

To serve the needs of America's broad middle class and main street business owners by being America's premiere Living Benefits Life Insurance organization by providing Americans with world class Life & Annuity Living Benefit product solutions through an innovative distribution model giving our customers the greatest quality of life.

Our Strategy.

To drive a consumer and advisor focused distribution model designing unique, customized solutions through a proprietary consultative based approach utilizing a portfolio of the very best life living benefit and retirement product solutions, thereby enabling our agents to provide their customers with the very best solutions for their specific needs.



Who We Are.

LiveAmerica is a national marketing organization, led by Jim Mallon, the former President & CEO of American General Life and Accident Insurance Company and Global Head of AIG Life Insurance.

At the core, the company is built around a **career distribution-like mindset and culture** that champions the industry's most compelling consumer and advisor value proposition focused upon the new **living benefit life insurance revolution** and tax favored retirement income product solutions for those planning for or in retirement.

LiveAmerica provides unique access to a portfolio of the very **best life living benefit and retirement product solutions**.

Today, LiveAmerica is made up of thirteen hub locations and growing every day. We have over **180 advisors** led by experienced Managing Partners who have more than an **average of 24 years in the industry** and 12 years with living benefits riders.

How We Began.

It began with the customer in mind! In January 2016, a collective group of industry leaders from the historic AGLA (American General Life & Accident) distribution joined forces with Jim Mallon and set out to build a new and innovative approach to providing creative and powerful solutions in order to **reach hundreds of thousands of Americans with living benefits** and the development of new, innovative products.

Recognizing and leading a transformational shift and **evolutionary change in life insurance distribution**, the Founding Managing Partners developed business plans and an agent value proposition that they knew would enable them to make a difference in the lives of their clients and be sustainable, allowing them the ability to own their own businesses while being provided real, value added services from its LiveAmerica partner.

To deliver on its promise, LiveAmerica partnered with the leading carriers in the industry to create a select product portfolio **providing access to the industry's top living benefits carriers** for life insurance and retirement solutions allowing allow you to foster truly meaningful conversations with your clients and **deliver a lifetime of value**.

At LiveAmerica, we believe "what is good for our clients is ultimately good for our business."



Our Advisor Value Proposition.

Being part of a career-like organization with a dynamic, consumer centric, and market focused growth strategy that provides unique, proprietary lead generation and consultative selling strategies and tools along side access to a portfolio of the very best life living benefit and retirement product solutions.

- ✓ The most powerful differentiated approach to designing unique, customized solutions for your customers from strategically selected, industry leading carriers
- ✓ Proprietary Fact Finding and Needs Based analysis tools
- ✓ Creative, effective, and leading edge lead generation strategies and support
- ✓ Effective agent recruiting strategies and tools
- ✓ Exclusive LiveAmerica “Advisor Only” portal providing access to product webexes, that drill down into key products with the LiveAmerica value proposition in mind
- ✓ Sales training material and tools allowing managers to customize their training real-time as their organizations grow
- ✓ Exclusive Semi-annual “LiveAmerica Leaders” bonus program
- ✓ Our own, exclusive “LiveAmerica Leaders” sales incentive conferences at locations and qualification levels chosen by LiveAmerica
- ✓ Life “Rolling Target Commission” program where premiums paid up to first-year target are calculated at first year target commission rates regardless of when received
- ✓ Exceptional underwriting service, efficiency, and rating





Experiences From The Street.

Tampa, Florida Office

“Our newest LiveAmerica Agent just closed a \$13,800 combination IUL and term with ABR on two 50 yr. old business owner brothers. They had recently lost their sister-in-law to cancer. We recommended the industry leading IUL to accumulate money for retirement purposes, since most of their money goes back into their business, and added the very best living benefits term product on the market that gives them access to the death benefit in the event of critical, chronic, or terminal illness given their concerns and recent experiences with illness. As part of LiveAmerica, we can design the most unique, differentiated consumer solutions to fit their needs.” ~ **Jim Parks, JPB & Associates - LiveAmerica Managing Partner**

Lexington, South Carolina

“Using the proprietary “LiveAmerica Fact Finder”, we addressed our client’s needs and uncovered an additional need for a \$15K target premium Global Atlantic Life IUL. It’s nice to have proprietary tools that enable us to ask the right and unique questions to uncover the needs of our clients. Pair that with the BEST IUL IN THE INDUSTRY and all the best living benefit products available and we can handle all our clients' needs!” ~ **Greg Gutowski, Strategic Wealth Assurance - LiveAmerica Managing Partner**

Roanoke, Virginia Office

“We have issued over 83 cases to Global Atlantic with only 1 decline. We have issued over 32 cases to American National with only 2 declines. Crazy! That’s a 97% conversion rate, which means we can be more responsive to our clients and get paid faster.” ~ **Timmy Hurst, LiveAmerica Managing Partner**

Pittsburgh, Pennsylvania Office

“I want to express my thanks for the unbelievable service we are receiving through LiveAmerica. We issued a case less than two weeks ago, the paramed exam was conducted 5 days after submission and the case was issued three days after that ... 9 business days after submission. I love doing business with our partners! ~ **Chuck Kelly, Keystone Advisory Solutions - LiveAmerica Managing Partner**

How We Support Our Agents.

LiveAmerica will invest in and deliver real, value added services at the Holding company level for our MP partners. The following strategies and services are currently under development.

Product and Sales Support

- ✓ The most powerful and **unique product portfolio** offering from the leading industry carriers
- ✓ Creative, effective, and **leading edge lead generation strategies** and support
- ✓ Proprietary **Fact Finding** and **Needs Based analysis tools**
- ✓ Effective agent **recruiting strategies** and tools
- ✓ To provide **creative and powerful solutions** and reach hundreds of thousands of American's with living benefits and the development of new, innovative products including a possible **White label Product**
- ✓ **Proprietary and Dedicated** LiveAmerica/Global Atlantic Site for Agent Education and Training



Localization

- ✓ **Press Releases** (national for the holding company and local to support MP's efforts)
- ✓ Promotional PR
- ✓ Standardized LiveAmerica **website leverageable** for all local offices



Future Benefits and Performance Incentives

- ✓ Our own, LiveAmerica, exclusive **sales incentive conferences** at locations and qualification levels chosen by LiveAmerica
- ✓ **Better Than Career-like Bonus Structures** Semi-Annual bonus payments and incentive trips so you can realize additional income closer to the sale and be part of our family.



How We Serve our Clients.

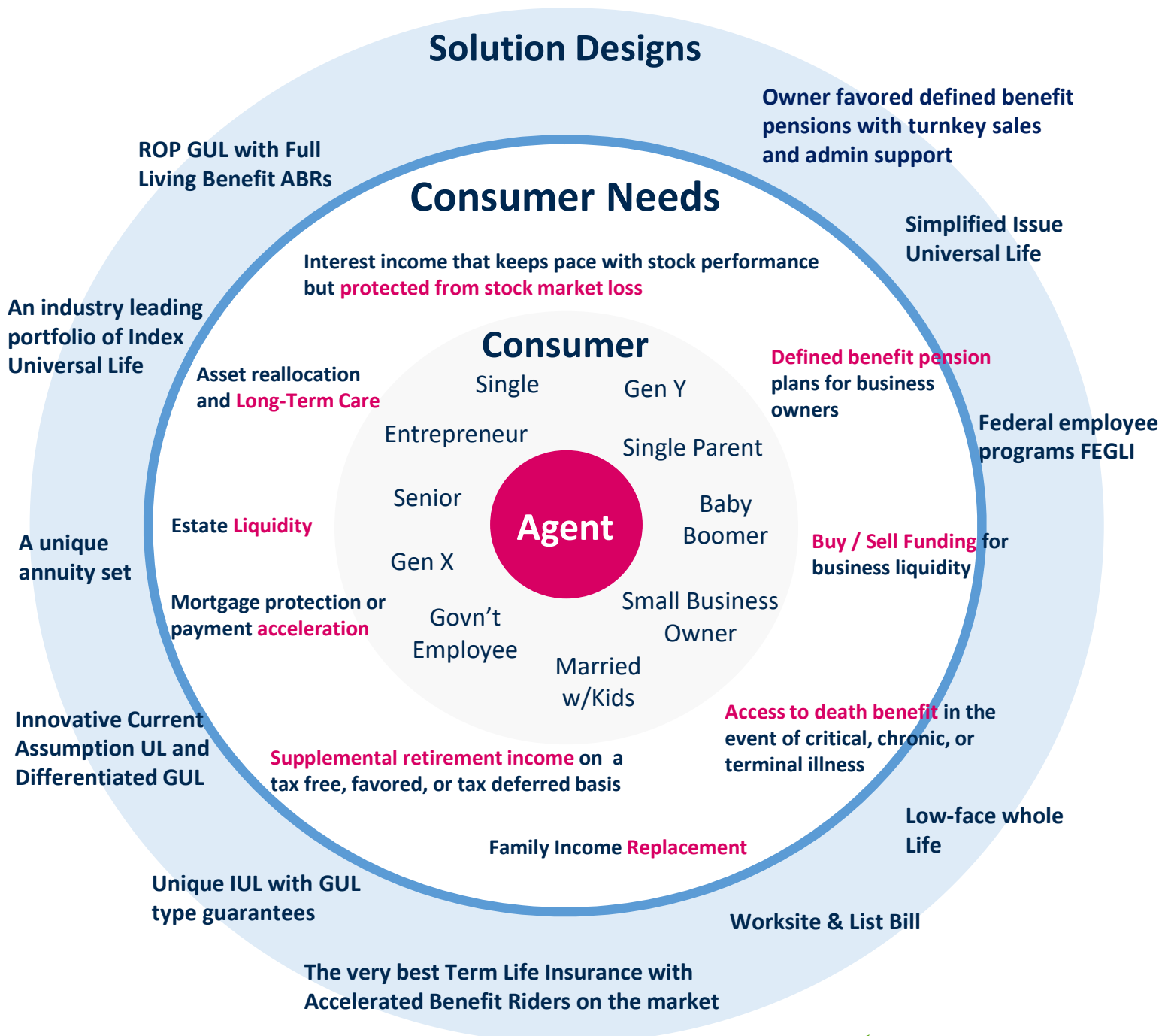
With the customer always in mind, our agents leverage a consultative selling process & support which enables them to do the best job for their clients, providing the right product mix with bundle opportunities.

- Unique and proprietary Fact Finding and Needs Based analysis tools
- Thorough training on how to prepare a comprehensive needs analysis
- Joint Case work
- Local case management
- On-going training and support
- Shared best practices
- Team based selling with three-way split capabilities
- Market Surveys
- Client Engagement Program



What We Provide.

Consumer Focused, uniquely designed solutions and combination offerings to address what consumers need and want.



Semi-Annual bonus payments and incentive trips so you can realize additional income closer to the sale and be part of our family.

Paid Out Each Six Month Period!

LiveAmerica. Leaders Semi-Annual Bonus Program

- Global Atlantic (Accordia) , ANICO, and AIG Life production receive 100% LiveAmerica Leaders bonus credit, except Global Atlantic (Accordia) Term²
- Global Atlantic (Accordia) Term receives 25% bonus credit beginning January 1, 2017²
- Eligible Global Atlantic Annuities receive 5% LiveAmerica Leaders bonus credit; all other annuities (incl. AIG and ANICO) receive 1%³
- 10% semi-annual bonus payment on Life and eligible Global Atlantic Annuity net weighted paid premium production over \$20K
- \$14K min. in Global Atlantic Life (formerly Accordia Life) production required
- Paid semi-annually

LiveAmerica. Leaders Semi-Annual Incentive Trip

The LiveAmerica Leadership tier based incentive trips will occur every six months and all are invited! Our goal is to create unique, intimate experiences where agents can mix with and learn from each other while gaining valuable training from LiveAmerica and its partners.

No minimum Global Atlantic Life requirement.

Start Date²: October 1, 2016! Production in 4Q16 will count towards the Summer 2017 bonus program and incentive trip! **Thanks for starting with us!**

Note: Global Atlantic Life business formerly named Accordia Life. Global Atlantic Annuities formerly named Forethought Annuity.

¹ Global Atlantic , ANICO, and AIG Life production receive 100% LiveAmerica Leaders bonus credit, except Global Atlantic (Accordia Life) Term.


² Global Atlantic (Accordia) Term production issued and paid between October 2016 through December 31, 2016 receives 100% credit. Beginning January 1, 2017 Global Atlantic (Accordia) Term is weighted at 25%

³ Eligible Global Atlantic Annuities receive 5% credit. Eligible Global Atlantic annuities include Income 150+, Income 125+, Index Bonus 115, ForeFront, ForeSpending Select, and ForeFreedom Savers. All other annuities weighted 1%. All annuity bonus credit subject to change due to DOL ruling going into effect.


⁴ End date is June 30, 2017

Disclaimer: The LiveAmerica Leaders Semi-Annual Bonus Program and Incentive Trip are extra contractual bonus programs fully funded by LiveAmerica Advisors, LLC. and subject to change at management discretion.





**By combining sales credits from all three
strategically selected carriers, you can qualify for
bonuses and sales conference incentive trips while
delivering unique, industry leading, differentiated
solutions for clients and prospects alike!**

A photograph of a middle-aged couple riding bicycles on a sandy beach path. The woman is on the left, wearing a white top and a blue cardigan, smiling. The man is on the right, wearing a light blue shirt and khaki shorts, also smiling. They are both riding light blue bicycles. The background shows a sandy beach and the ocean under a bright sky.

LiveAmerica represents a truly new and innovative, sustainable, alternative career-like distribution model that will revolutionize life insurance distribution in the United States; and in so doing, provide critically important solutions for America's underserved, middle-market and main street small business owners while providing our life insurance company strategic partners with sustainable life insurance sales growth essential to long-term success.



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