

VANTISLIFE V8

DRIVING MORE FEE INCOME

Smooth...yes. Sleek...you bet.

But it's what's under the hood that matters most.

Powered by...
 **VANTISLIFE**
LIFE Made EasySM



LIFE Made EasySM

1-866-826-8471
www.VANTISLIFE.com

- Not a deposit
- Not guaranteed by any bank or credit union
- Not FDIC/NCUA insured
- Not insured by any federal government agency

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LIFE Made EasySM

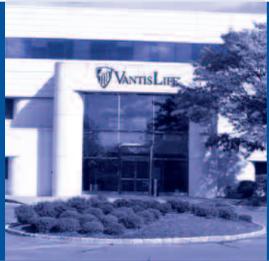
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Who We Are

Since 1942, Vantislife Insurance Company has helped financial institutions earn fee income by offering competitively priced life insurance and annuity products to customers. Financial institutions are our *only* distribution channel. Our marketing, policy services, underwriting, claims and other key support areas have been built to support this channel—and, we're the preferred life insurance provider in 80% of our relationships. We don't demand this exclusivity—we earn it. Why?



Vantislife is:

Fee income-focused – We understand your motivation for selling life insurance – fee income and the creation of additional product relationships.

Service-driven – We aggressively support your licensed agents and field managers.

Attentive – We respond quickly, professionally and thoroughly.

Professional – We understand the financial institution channel... it's all we do.

Customer-centric – We help you offer protection products and annuities to your underserved core customers, namely, middle- and upper middle-income households.

Technologically savvy – We recognize the importance of technology in making the life insurance sale faster, easier and error-free.

The Vantislife V8 – Three: Marketing Strategies

*...we'll help you toot your
own horn...*

The Vantislife V8 – Four: Direct Response

*...shift your program into
high gear...*

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VANTISLIFE V8

Research shows that about half of all customers do not know that their financial institution sells life insurance. We can work with you to tailor a marketing program that creates and sustains awareness. A successful marketing program will not only help generate inquiries, but also communicate to customers that you're looking out for them. Our in-branch marketing program includes promotions, signage, and collateral materials that are proven effective in driving sales. Some elements include:

- FDIC-compliant brochures and hand-outs for the branch.
- Turn-key promotions that are easy-to-implement and highly effective. These include "insurance days" and turn-key "Promotion-in-a Box" tools.
- FDIC-approved teller-line marketing.
- Co-op media advertising.
- On-line marketing tools that help educate the consumer and provide quick and easy on-line quotes.

We'll help you reach out to those customers who rarely enter the branch. Together, we'll create a targeted direct response program that sparks customers' interest and drives fee income at a minimal cost to you.

- Our marketing team will develop a broad-based direct mail program to age and income-specific targets.
- We'll further target your loan customers with communications that highlight their increased responsibilities and concurrent need to consider life insurance protection.
- Our professional Vantislife contact center will follow up all leads.
- We'll work closely with your in-house marketing and compliance departments.
- We'll help you implement an effective statement-stuffer program that reinforces your message.

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The VantisLife V8 – Five: Customer/Employee Communication and Support

*...life's more fun when you're driving
with the top down...*

The VantisLife V8 – Two: Referral Programs

*...accelerate sales and keep the
pedal to the metal...*

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VANTISLIFE V8

We take a “top down” approach to driving the success of your life insurance program. Employees who understand that the program is supported at the highest level will embrace it more readily, and implement it more consistently. Customers who receive regular communication regarding your program will be more likely to choose your institution when they have a life insurance need. Components include:

- An annual executive letter to all of your customers, explaining why your financial institution endorses their need for life insurance and how they can get it from a trusted source.
- An internal communications program that educates your employees on the value of life insurance, while encouraging cross-selling and referrals.

An effective referral strategy is critical to the success of your life insurance program. Together, we'll develop an integrated referral program that will help generate steady, consistent sales activity. This includes:

- Ensuring your HELOC (Home Equity Line of Credit), mortgage and commercial loan areas are aligned with LBEs and FAs, so that life insurance opportunities are not missed.
- Developing a process that ensures daily loan closing information is sent to LBEs or your contact center for follow-up.
- Implementing FDIC-approved teller referrals and FA “refer-down” programs.

VANTISLIFE V8

The Vantislife V8 – One: Goals and Compensation

*...provide the proper fuel to get
your motor running...*

The Vantislife V8 – Six: Technology

*...this baby's got all the bells
and whistles...*

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VANTISLIFE V8

We'll work with your team to establish an effective goal program for Licensed Branch Employees (LBEs), Financial Advisors (FAs), Branch Management, and Regional Vice Presidents. We can offer guidance on goals, contests, incentives, and reward programs that help you meet your sales targets—including real-life "Best-in-Class" examples.

Vantislife will help you:

- Create a competitive compensation plan linked to your bonus grid.
- Incorporate incentive-based contests so employees are paid on a "per sale" basis, and again when milestone targets are reached.
- Implement "team compensation" rewards programs that foster inter-department cross-selling and referrals.

Simply put, Vantislife's exclusive AgentWebSM technology makes it faster and easier to sell life insurance — and sets us apart. Our easy-to-learn and easy-to-use web-based tools are rep-friendly and customer-friendly.

- Our internet-based quote platform literally puts all the information you need right at your fingertips.
- We offer e-applications for all products and desktop approvals for all of our "EZ-issue" products.
- We help you offer the right product for the right reasons, and do it quickly and efficiently.
- You'll have online, 24/7 access to all information.
- Errors and omissions are virtually eliminated.
- Your customized forms can be automatically printed with each application.

VANTISLIFE V8

The Vantislife V8 – Seven: Wholesaler Access

*...our team of professional drivers
keeps you on course...*

The Vantislife V8 program focuses on the eight key factors needed to build and sustain a successful core financial institution life insurance and annuity program:

 Goals and Compensation

 Referral Programs

 Marketing Strategies

 Direct Response

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VANTISLIFE V8

Vantislife's experienced wholesalers will work one-on-one with each of your agents to ensure they're up to speed, and help them handle any bumps in the road.

- We offer procedural training and one-on-one skill development.
- We provide regular technology updates.
- We'll walk your team through new product introductions and changes.
- And we'll schedule regular small group "morning meeting" presentations to keep your team focused on goals.

 Customer/Employee Communication and Support

 Technology

 Wholesaler Access

 Training and Development

Rev-up Revenues and Boost Customer Satisfaction with the V8 from VantisLife.

Today it seems everyone is trying to do more with less. But VantisLife helps you do more with more. We can help your financial institution increase revenues, while building customer satisfaction and loyalty with a comprehensive, proven Life Insurance and Annuity program.

Introducing **The VantisLife V8.**

The VantisLife V8 – Eight: Training and Development

...we'll show every member of your team how to drive sales like a pro...



VANTISLIFE V8



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How Does the V8 Work?

The VantisLife V8 helps you sell our straightforward, competitive life insurance and annuity products using a proven, comprehensive marketing and promotion strategy. We'll work with your team every step of the way, providing the necessary tools, training and techniques to help you implement a robust, successful life insurance and annuity sales program in your financial institution. Working together, we can help your sales team add recurring fee revenue directly to your bottom line.

V8

We'll provide each of your employees with comprehensive training and skill development to help make it easier for them to sell life insurance and annuities. We'll show them how to raise the topic of life insurance with customers, and how to handle any objections that arise. VantisLife's Skill Development Program includes:

- Comprehensive product training on all products that will be offered through your institution.
- Hands-on classroom technology training.
- "Train-the-Trainer" programs that enable you to make one of your employees an "expert resource" for other employees.
- Ongoing sales skills and referral training.
- Regular "Webex"-oriented training to maximize productivity and time-in-branch.

VANTISLIFE V8

Review of VantisLife Advantages

VantisLife is 100% Financial Institution-Focused

- Products, administration and marketing are customized for the financial institution channel

Simple, Competitive Life Insurance Product Line

- Simplified issue term and permanent, level term, single premium whole life, basic whole life, senior guaranteed acceptance life, children's term

Products Quoted and Submitted Online Via VantisLife's AgentWeb

- Eliminates administrative processing backlog
- Increases percentage of applications approved
- Desktop answer for simplified issue term, permanent and SPWL products

AgentWeb is Customizable by Institution

- Sell one, two, or all VantisLife products; only those selected will appear
- All state-mandated or financial institution-specific forms will print with every application
- Agents have access to pending and existing business for their clients only

What We Believe

VantisLife's philosophy simply states that financial institutions can maximize life insurance and annuity fee income by coordinating three primary distribution sources:

- Platform, through licensed branch representatives,
- Investment Executives, as a selling and referral source, and
- Direct Response, to reach customers who don't visit the branch frequently.

Consequently, we have developed pre-packaged "programs" that address the needs of each of these three distribution points. And our "Technology Advantage" enables you to generate quotes and submit applications electronically, speeding the transaction and eliminating administrative errors.



ADVANTAGES

VANTISLIFE V8

Attentive, One-On-One Wholesaling

- In-person coaching and training and online via Webex
- Internal wholesaling "hotline"
- PowerPoint-based training "shows" via email

Complete Marketing Support

- HELOC and mortgage programs
- In-branch marketing support (English and Spanish)
- Contests, insurance day focus
- Participation in Life Insurance Awareness Month

Integration of Direct Response to Maximize Fee Income

- Reaches customers who do not frequent branches
- Zero-cost, fee income programs

Automated Underwriting

- Moves applications quickly through the cycle
- Email notification of underwriting action on every case
- Direct access to underwriters

Fee Income Paid Twice Per Month

- Direct deposit – allows you to pay producers faster
- Commission statements are available in customizable format

We also believe in doing what's right for your customers. We offer not one, but several easy-to-sell and simple to understand products, supported by best-in-class training and development for your agents. We understand that your agents are time-challenged and have multiple responsibilities, so we've made the life insurance sale efficient and error-free, via our exclusive AgentWeb system. AgentWeb allows your retail agents and financial advisors to quickly, efficiently and professionally prepare quotes and complete the sale of our life insurance and annuity products.

At the heart of our financial institution support philosophy is **The VantisLife V8**. This program identifies the eight key factors in successful financial institution insurance programs and illustrates the VantisLife support programs that drive each of the eight components.



Product Overview

VantisLife offers a comprehensive line of affordable products that meet the life insurance needs of your customers at each of their life stages. Our family of products includes:

SuperEZSM Life Insurance

SuperEZ is a line of simple, affordable life insurance products that can be purchased without completing a medical exam or any lab tests.* The application is simple; qualification is simple!

*Qualification is based upon VantisLife's underwriting review.

Level Premium Term Life Insurance

Level premium term life insurance enables customers to provide security for their loved ones with low-cost, level premium rates locked in for ten to thirty years.

Permanent Life Insurance

Permanent life insurance provides life-long protection, plus tax-deferred cash value accumulation. Premiums remain level and do not increase with age.

Single Premium Whole Life

Single Premium Whole Life insurance provides a simple and effective method for keeping the maximum amount of money in the hands of your customer's family, NOT the IRS.

VantisLife offers two SPWL products – EstateWiseSM and DollarWiseSM. EstateWise provides the maximum amount of tax-free estate transfer and also builds cash value over time. DollarWise provides maximum cash accumulation within the account and also provides a competitive death benefit that passes to your customer's heirs tax-free.

Guaranteed Golden[®] Life Insurance

This low-cost, guaranteed acceptance program is for people aged 50 to 75. There are NO health questions or physical exams to worry about. Available in face amounts up to \$15,000.

Single Premium Children's Term Life

Children's Term provides protection up to age 22 for a single, one-time only premium payment. It also guarantees the child's right to convert the policy to up to \$50,000 of life insurance when they reach the age of maturity.

TaxSaver Annuities

VantisLife's TaxSaverSM programs enable customers to set aside cash for retirement and pay no income tax on interest earned until the funds are withdrawn.

- Not a deposit • Not FDIC/NCUA-insured • Not insured by any federal government agency
- Not guaranteed by any bank or credit union • Annuities are subject to investment risk