



The Waterfall Approach – Your Top 3 Carriers

Tier 1 - Your Leading Level Carrier:

Suggestions (pick one): *Americo, Liberty Bankers Life, American Amicable, Prosperity Life, or Trinity Life*

If your leading carrier doesn't work due to the health of your client, fall to the next tier.

Tier 2 - Your Next Carrier:

Suggestions: *GTL (Use Royal Neighbors only if you don't have GTL as an option.)*

If your tier 2 carrier doesn't work due to health of your client, fall to the next tier.

Tier 3 - Your GI Carrier:

Suggestions (pick one): *Great Western or AIG*

Identify your top 3 carriers using the waterfall approach and commit to it until you are consistently writing applications with all 3 carriers. This will help you get comfortable with each carrier process as well as help you maintain consistent cashflow. Only after you have achieved this, should you start writing additional carriers.