agentpipeline
AN INTEGRITY COMPANY



GETTING STARTED

SELLING LIFE INSURANCE

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A Practical Path Forward for ACA Agents

As the ACA market continues to shift, many agents are asking an important question: **What's next for my business and how do I stay resilient?**

Adding Life insurance to your portfolio isn't about abandoning ACA. It's about strengthening your foundation, expanding the value you provide to clients, and creating income that isn't tied to a single enrollment period.

For ACA agents, selling life insurance is a natural next step, and with the right support, it's simpler than you may think.

At Agent Pipeline, we help agents across the country confidently add life insurance to their portfolio without starting over or going alone.

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Why Life Insurance Makes Sense for ACA Agents

ACA agents already have what matters most: **trusted client relationships**.



You're having conversations every day about:

- Household income and financial stability
- Family size and dependents
- Health risks and unexpected life events
- Affordability and long-term planning

Life insurance fits seamlessly into these discussions. When positioned correctly, it's not a product, it's **protection**. Life insurance helps your clients: Protect their family's income, cover final expenses, Plan for the unexpected, and create peace of mind beyond health coverage. For agents, it creates: **year-round sales opportunities, predictable, renewable income, and a more diversified and stable business.**

Life Insurance Basics (What You Actually Need to Know)

You don't need to be an expert in every product to get started. Most ACA agents begin with a simple, focused approach.

Final Expense insurance is often one of the easiest life products for ACA agents to add because the process is straightforward and the conversations feel familiar.

Final Expense is a type of whole life insurance designed to help cover end-of-life costs such as funeral expenses, medical bills, or outstanding balances.

Why agents like Final Expense:

- Simple benefit amounts (typically smaller face values)
- Straightforward applications
- Often uses simplified underwriting or health questions
- Faster decisions compared to traditional life insurance

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For ACA agents, Final Expense can feel like a natural extension of existing client conversations. Clients are already thinking about healthcare costs, affordability, and protecting loved ones. Final Expense simply helps address the "what happens after" question.

Many agents start with Final Expense because it allows them to:

- Gain confidence selling life insurance
- Help clients solve a real, immediate need
- Write policies without long, complex sales cycles

Final Expense is an ideal starting point for agents looking for a quick, approachable way to introduce new products, while naturally opening the door to fully expanding their portfolio.

Term Life Insurance

- Coverage for a set period (10, 20, or 30 years)
- Affordable and straightforward
- Ideal for income replacement, mortgages, and young families

Permanent Life Insurance

Includes products such as Whole Life, Universal Life, and Indexed Universal Life (IUL).

- Designed for lifelong coverage
- May build cash value over time
- Often used for final expenses, legacy planning, or long-term strategies

Many agents start with **term and simplified issue products**, then expand as their confidence and the client demand grows.



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Licensing & Compliance: The Right Way to Get Started

If you're already licensed for health insurance, **adding a life license is typically a straightforward process,** and one Agent Pipeline is here to guide you through.

To sell life insurance, you must:

- Hold an active life insurance license in each state you sell in
- Be properly contracted and appointed
- Follow all state, carrier, and regulatory guidelines

Compliance matters, and having a **knowledgeable partner** makes all the difference.

How ACA Agents Successfully Introduce Life Insurance

The most successful agents don't pressure or pitch. They **educate and guide**.

Common starting points include:

- Reviewing existing coverage (or lack of coverage)
- Discussing income protection for dependents
- Addressing "what happens if" scenarios
- Offering life insurance as part of a broader financial conversation

Your existing ACA book is often **the best place to begin.**



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How Agent Pipeline Supports You Every Step of the Way

Agent Pipeline is more than an FMO , we're a **growth partner**. Your goals are our goals. We take out the guesswork so you can be successful and do what you do best.

When you work with us, you gain access to:

Carrier Access & Product Guidance

- National life carrier relationships
- Competitive product options
- Help matching products to client needs



Training Built for ACA Agents

- Life insurance fundamentals
- Practical, real-world sales conversations
- Education designed for agents expanding, not starting from scratch

Technology & Sales Tools

- IntegrityCONNECT
- HealthSherpa

Portfolio Design & Ongoing Support

- You're never on your own. Our team helps with:
- Product selection
- Underwriting questions
- Policy placement and follow-through

A Smarter Way to Build a Stronger Business

Life insurance allows ACA agents to reduce reliance on one product or season, strengthen client relationships, build long-term, renewable income, and adapt confidently as the market evolves. You don't have to pivot alone, and you don't have to do everything at once. But we are here to guide you through.



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LIFE INSURANCE FOR ACA AGENTS: GETTING STARTED CHECKLIST

Step 1: Foundation

- ☐ Decide to add life insurance as a complement to ACA
- ☐ Understand how life insurance fits naturally into client conversations
- ☐ Commit to education over pressure

Step 2: Licensing & Compliance

- ☐ Confirm active life insurance license (or start application)
- ☐ Verify state-specific requirements
- ☐ Complete required appointments and certifications

Step 3: Training & Support

- ☐ Learn basic term and permanent product concepts
- ☐ Understand compliant sales practices

Step 4: Tools & Technology

- ☐ Access IntegrityCONNECT
- ☐ Learn the application process
- ☐ Know where to get case support when needed

Step 5: Client Conversations

- ☐ Start with your existing ACA book
- ☐ Identify clients with income protection needs
- ☐ Offer education-first life insurance reviews

Step 6: Partner With Agent Pipeline

- ☐ Leverage carrier access and product guidance
- ☐ Use Agent Pipeline's sales and portfolio design support
- ☐ Stay connected for ongoing training and compliance updates

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Who is Agent Pipeline?

Agent Pipeline is a Field Marketing Organization (FMO) specializing in **Medicare, Individual Health, Life Insurance, and Ancillary & Supplemental Products**. We are always developing new products to meet the changing needs of insurance agents and demands of beneficiaries. With a robust employee family of over 130 individuals, Agent Pipeline is dedicated to providing **best-in-class service** on everything from contracting to marketing.

Contact us for more information

800.962.4693
agentpipeline.com
Check us out on social media
@agentpipeline_



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