

The EZ Life Sales Guarantee

Providing All the Tools for your Success™

We Guarantee we will contact your client to complete their application and schedule exams within 24 hours of receiving your request! You focus on selling and

We will do everything else.

We Guarantee that we will *diligently* follow-up directly with your client to complete the application and any outstanding requirements.

We focus on the details, so you don't have to.

We Guarantee we will order all Attending Physician Statements upon receiving notice that one is required from the company. We will also follow up every 5 business days until the APS is received. You sell,

We process your cases quickly.

We Guarantee that when you call 866-795-4244 between 8 a.m. and 5 p.m., Pacific Time, Monday through Friday, you will talk to a live person. NO INITIAL VOICE MAIL to frustrate you, but the convenience of leaving a detailed voice mail message to a specific case manager or brokerage director if you want to. You sell,

We assist any way you desire.

We Guarantee we will provide you online status reports on all your pending cases. Log on any time 24 hours a day, 7 days a week, and see what is happening with any or all of your cases with two easy clicks.

We keep you informed.

We Guarantee that every time something changes on one of your cases (or when nothing happens for 5 business days) we will provide you an update immediately via email or fax – tell us how you want to be updated and

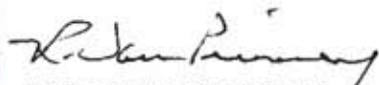
We will deliver.

We Guarantee we will use all of our tools, contacts and agency knowledge to obtain the best possible rating on your cases. In negotiating offers with the carrier,

We will be your advocate.

We Guarantee we will always provide prompt, friendly, efficient and courteous service and

We will help you succeed any way we can.


R. JAN PINNEY, CLU, CHFC
PRESIDENT


BOB LINDBOE, CLU, CHFC
ADVANCED MARKETING


RYAN J. PINNEY
BROKERAGE DIRECTOR

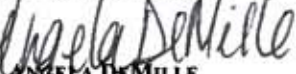

RAMONA PERRY
BROKERAGE ASSISTANT


PHIL HOLLENBACH
BROKERAGE DIRECTOR


SCOTT MARCOUX
BROKERAGE DIRECTOR


DINA FLOWER
BROKERAGE SUPPORT


LISA KERBY
CASE MANAGER


ANGELA DEMILLE
NEW BUSINESS MANAGER

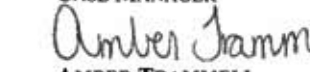

KIM SEWELL
CASE MANAGER

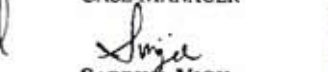

TERESA GESICKI
CASE MANAGER

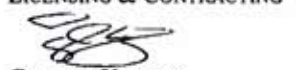

PILAR WINTERS
CASE MANAGER


TANJA PEDERSON
LICENSING & CONTRACTING

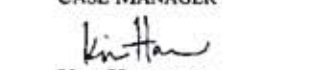

SHELBY RICHARDSON
CASE MANAGER

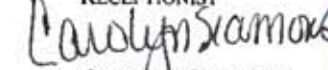

AMBER TRAMMELL
CASE MANAGER


SABRINA VIGIL
RECEPTIONIST


CHERYL KRUGER
SALES SUPPORT MANAGER


FRANKIE BIRON
CASE MANAGER


KIM HARBECK
ADMIN ASSISTANT


CAROLYN SEAMONS
EZLIFE SALES SUPPORT