CREDITING SAGE POINTS TO YOUR CLIENTS' ACCOUNTS

Cash Value Life Insurance, Long Term Care and Medicare Supplements

Step 1. After opening their account, enter the policy information. Your Financial Professional Home Page has a tab to 'Add A Client'. This starts the process of accruing points.

Step 2. At the end of year one, you must verify that the client's policy is still in force. Your home page will alert you of policies requiring action with 'Pending Product Updates'. Once verified, points are awarded for year 2.

Step 3. Points for years 3 and beyond are awarded automatically. The client must log in at least once during each year to trigger the points.

Annuities are handled on a single annual report containing all of your clients' contracts.

Step 1. At year's end, select 'Annuity Worksheet' on your home page. This will display all of your annuity business for all clients.

Step 2. Do not change the information in Columns A-E. In Column F, enter the year-end value for each policy.

Step 3. Follow the instructions to convert to an Excel file.

Step 4. Email the Excel file to steve@sagescholars.com by January 31st.

Bonus Points for **Referrals and Annual Reviews** are awarded by the agent as they occur. Select 'Manage Products and Assets' on the client's account page and enter the information at the bottom of the page.