

## Increase Your Income

It's easy to increase your income with GAP as you have the availability of multiple products all on one application. The accident plan required to add any of the seven optional riders is an ideal transition product. GAP's accident benefit can be used to replace an optional accident or a group accident plan, then one or more of the higher commission riders can be added on a single app.

Many agents increase their cash flow by as much as 50% on one sale by adding GAP. Commission advances are paid weekly and since the plan has simplified underwriting, the product often gets issued in a few days. If a major medical can't be issued, then the GAP plan can provide some minimal level of coverage for your customer.

Below is an example of how an agent can increase his cash flow, while at the same time providing a complete package of coverage for his clients. Using a 40 year old couple with two children, in the first column quoted is a \$2,500 deductible major medical plan with a \$1,000 supplemental accident rider. In the second column the deductible is raised to \$5,000 and GAP is added.

Compare the total premium and the total advance in each scenario.. The agent has significantly increased his weekly paycheck while at the same time providing his client with better protection in the event of an accident or a serious illness such as a heart attack or cancer.

	<b>\$2,500 Ded/80% w/\$1,000 Accident Rider</b>	<b>\$5,000 Ded/80% w/GAP</b>
<b>Total Premium</b>	<b>\$710.18</b>	<b>\$672.05</b>
Major Med Premium	\$710.18	\$561.07
Major Med Advance	\$710.18	\$561.07
GAP Premium	N/A	\$110.98
Advance on GAP	N/A	\$441.61
<b>Total Advance</b>	<b>\$710.18</b>	<b>\$1002.68</b>

GAP Coverage for \$110.98 is for:

- *\$5,000 Accident Coverage per person per calendar year; \$0 Deductible*
- *\$20,000 Critical Illness Coverage per person*
- *\$50,000 Accidental Death & Dismemberment per person*