

# Creating a Better Future

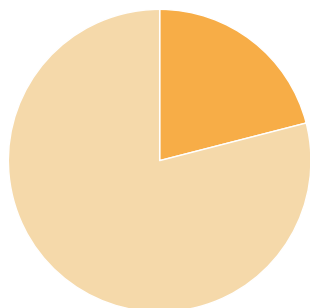
**41%**

of Americans  
have no life  
insurance of  
any kind.<sup>1</sup>

More than

**21%**

of adults have  
no retirement  
savings at all.<sup>2</sup>



## Our Why

From untimely death to retirement,  
Americans are in need of more secure  
financial futures.



**69%** of



households would have trouble  
paying living expenses within 2  
years with the loss of a primary  
wage earner.<sup>3</sup>



MORE THAN

**67%** OF  
BANKRUPTCIES<sup>4</sup>

AND



**49%** OF  
FORECLOSURES<sup>5</sup>

are directly tied to critical illness, though  
most were covered by health insurance.



## Who We Are

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### Work with a Purpose

For over a decade, First Financial Security, Inc. (FFS) has transformed the lives of thousands of men and women across the country. FFS has helped people improve their quality of life, fulfill their dreams and ensure a more financially secure future through its entrepreneurial opportunity and through our clients.

We're committed to providing all Americans with a solid financial education. When people understand their needs and potential solutions, they can make smart decisions about their finances and set themselves up for success.

## FFS Vision

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To help all people achieve financial security and peace of mind.

*Whether they come to us as a client or as one of our business owners, First Financial Security is changing lives - one person at a time.*





# The FFS Opportunity

## Be Part of a Vibrant Industry

FFS' entrepreneurial opportunity allows you to create the future you want by building a successful business within our business. Take advantage of the increasing demand for insurance by joining this growing industry.

**\$340 BILLION** in new life insurance need enters the market each year.<sup>6</sup>

## What We Offer

### Living Benefits for Your Clients

Our clients can address most financial priorities through our portfolio of innovative products, such as Indexed Universal Life (IUL) insurance.

IULs can allow access to all or part of the death benefit due to a qualifying illness or injury through accelerated benefit riders. The cash value accumulation in IULs can also be used during a lifetime through policy loans and withdrawals. Whether accessing living benefits through accelerated benefit riders or loans and withdrawals, clients can spend funds on anything from retirement to college funding, without restriction.

Living benefits are just one of the innovations in insurance products today. With a variety of products from each of our carrier partners, you will be able to offer each client a solution tailored to his or her needs.



**48%**  
of households  
are underinsured  
in life insurance  
by an average of  
**\$200,000.<sup>7</sup>**

# How We Help Create Your Future

We work with some of the nation's top carrier partners to offer your clients innovative life and annuity products. In developing our independent career opportunity, we have left nothing to chance. From our seamless onboarding process to a cutting edge technology, FFS provides you with the entrepreneur's edge.

- A proven, step-by-step business system that guides your success.
- Top-of-market compensation program, providing unlimited income potential.
- Cutting-edge technology platform to grow your business, including the FFS Edge App, CRM Solution and Agent Websites.
- Events throughout the year full of training and recognition.
- Training, coaching and mentorship so you always know your next step.
- Robust marketing and recognition programs including Dream Destination incentive trips.
- Headquarters support team to assist with agent onboarding and new business.

**In 2017, the US insurance industry's net premiums were \$1.2 TRILLION.<sup>6</sup>**

## Marketing Solutions



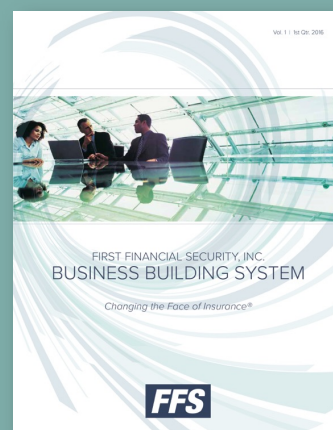
## DDC Incentive Trips



## Events



## Proven System






# Securing Your Financial Future

## Endnotes

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1. 2018. LIMRA. Insurance Barometer Study.
  2. 2018. Northwestern Mutual. "1 In 3 Americans Have Less Than \$5,000 In Retirement Savings: New Research Finds Waning Confidence in Social Security, Americans Expect to Work Longer."
  3. 2016. Life Happens and LIMRA. Insurance barometer study.
  4. 2019. AJPH. Medical Bankruptcy: Still Common Despite the Affordable Care Act.
  5. 2008. Robertson, Christopher T. and Egelhof, Richard and Hoke, Michael, Get Sick, Get Out: The Medical Causes of Home Mortgage Foreclosures. Health Matrix: Journal of Law-Medicine, Vol. 18, No. 65, 2008.
  6. 2018. Insurance Information Institute. "Insurance Industry At-a-glance." <<https://www.iii.org/fact-statistic/facts-statistics-industry-overview>>.
  7. 2017. LIMRA. "Opportunity Knocks: The US Life Insurance Market 2016."

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LEAD.  
EMPOWER.  
GROW.

