

The Himmelstein Financial Application

For Apple and Android Phones

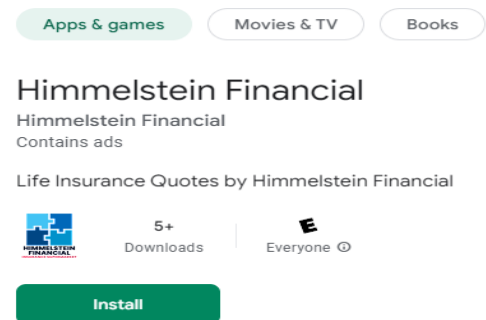
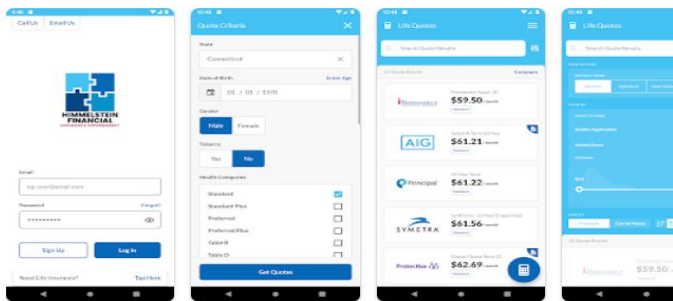
Why use a hammer when you can use a multi-tool! Himmelstein Financial invites you to download our very own, new APP! 5 Programs from the one download. Download the APP on your smart phone from [Apple Store](#) or [Google Play Store](#).



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Quoting.

Now a trick that nobody tells you is the use of the ratings by age game. Some companies use age last birthday and some closest birthday. In addition, by law you can backdate to save age up to 6 months. This may not be so critical at young ages, but middle to older age and higher face amounts could be huge savings in using age last birthday. **So, it is imperative to have the exact birthday.**

Now you have available different face amounts, different classes of health, and different term periods. You can mix and match and just pick the ones you like. That means you can have multiple quotes on one spreadsheet matching different face amounts different term periods and health classes on one quote.

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Now that you have a quote at your fingertips you can email or text the quotes to the client RIGHT FROM THE APP. You can do the following.

Rate Class Calculator

This part of the program is worth its weight in gold.

Many times, we just don't know what rate class to quote. We have a tool in the application for that. So here is where you can put specifications on your client's health indications and get accurate estimations of which companies will take them at which rate. We have received these in the past on the computer with programs such as XRAE. We have had cases in past where the companies overturn underwriting decisions based on this application.

Needs Analysis

Many times, we have no idea how much insurance to sell. This program will help you determine that need.

Application-Drop Tickets for AIG/Corebridge, Protective, Prudential, and John Hancock

The second tool in this application we absolutely love is using the phone to take an application. There are several companies that give 1 day issue with Drop tickets. This is a great mix of different carriers because they all have unique underwriting niches. Here are just 3 of those examples.

- I. If you know your client has health issues and will be rated poorly, term insurance is the answer - Corebridge, (formerly AIG) rates substandard better.
- II. Another one of these companies uses rates at age last birthday, while others use age closest. We also have another company that can give up to a 30% discount even if you have a health condition if you take care of yourself, follow Drs orders, and work out.
- III. Yet, another one of these companies favors diabetics and smokers.

After you download the APP, select Sign In on the bottom, create an account, and sign in! Super simple. Once you are logged in and going, send us a quick email at eric@himmelsteinfinancial.com and we will make sure your drop ticket feature is linked properly.

Have fun with the app and Happy Selling!~ 😊