



# WELCOME KIT

865.588.9555 | [www.TBA.com](http://www.TBA.com)

# Our promise at TBA is to serve as “Your Insurance Support Team”

We are problem solvers; meaning that when you ask us a question or have a client’s insurance or risk management need to solve, we are responsive, attentive, and always follow-through. We are known not just for our knowledge and technical expertise, but for our honest, straight-forward and personal approach. We are available when you need us and are an extension of your team.

## A Letter from the President

As a successful advisor you approach insurance from a unique perspective, because each of your clients’ needs are different. Protecting clients has been the mission of TBA since its inception in 1959. What this means to you and your clients is that you are working with an insurance firm that is built on character and a legacy of serving others. We step up to the plate when it comes to helping people and consider it a privilege to be a part of protecting your clients’ lives, families, and businesses.

While much has changed in the distribution of life insurance since then, the fact that families and businesses need protection against the unexpected has not. Working with TBA will position you as the trusted advisor that prospective clients turn to when important decisions are necessary.

Please let me know if there is anything we can do to help you succeed.

Sincerely,



John W. Felton, IV  
President



# Our Expertise & Focus

## Life Insurance

Existing Life Policy Analysis  
Life Policy Evaluations & Audits  
Special & Impaired Risks  
Life Settlements

## Estate Planning

Generational Wealth Transfer  
Wills and Trusts Review  
Charitable Giving Strategies  
Estate Tax Funding

## Business Planning

Business Succession Strategies  
Executive Compensation  
Business Overhead Insurance  
Protection for Owner Disability  
Equalizing a Family Business

## Disability Insurance

Individual & Supplemental Policies  
Executive Carve Out

## Long-Term Care Funding

Linked Benefit Hybrid Products

- Estate Planning and Wealth Transfer
- Business Continuation
- Deferred Compensation and Executive Benefits
- Impaired Risk Underwriting
- Individual Life Insurance Analysis
- In-Force Policy Evaluations and Audits
- Disability Income Insurance
- Long-Term Care Hybrid Products



I know when I give TBA something it will be done right.

- John Majors, *Knoxville, TN*

# Resources for Your Practice

The image shows a screenshot of a '1 Page Multi-Carrier Application' form for life insurance. The form is titled 'Request for Life Insurance - 1 Page Multi-Carrier Application' and is divided into several sections: 'APPLICANT INFORMATION', 'PROPOSED POLICY INFORMATION', 'BENEFICIARY INFORMATION', 'OWNERSHIP INFORMATION (IF APPLICABLE)', 'FINANCIAL INFORMATION', and 'EXERCISING COVERAGE'. Each section contains various fields for personal and policy details, such as name, date of birth, address, and policy terms. At the bottom, there is a 'PLEASE PRINT' section and a note: 'Please email completed form to [app@tba.com](mailto:app@tba.com) or fax to (847) 588-9577. Coverage cannot be issued until our 1 Page application process.' A small asterisk note at the bottom left states: '\*Applicant must have annual to qualify for the 1 Page Application process.'



## 1 Page Multi-Carrier App

Our one-page multi-carrier app makes it easier for advisors to submit their insurance applications. It takes much of the administrative burden out of your hands and places it into the carriers' hands. Once you submit the app to us, we will interview the applicant, complete the application, and set up any applicable medical exams. Your client still provides all the answers, but you have effectively outsourced the application completion to us, which reduces errors and helps expedite the process.

## Policy Review

Did you know that more than 60% of people that own life insurance have no idea what they own and how it works? By offering life insurance reviews to your clients you can provide a value-add service to them that will help them understand what they have and potentially uncover new opportunities.



## VIVE

We're happy to be able to offer our advisor access to VIVE, the new way to write term business easier and faster. This fully online system allows you to quote, submit and place business from one easy to use dashboard.

## SalesLink

We can create an easy to use Life Insurance Term Policy Quoter tool that can be easily linked and also embedded into your website. Plus, we'll create marketing materials that provide consistent traffic to your quoter, and we can even send the emails and post to social media for you. Contact Morgan - [mmynatt@tba.com](mailto:mmynatt@tba.com) - for a quick demo.

# Carriers & Products

## LIFE INSURANCE

AIG  
Allianz Life  
American National  
Assurity  
Banner Life  
Cincinnati Life  
Equitable Life

John Hancock  
Lincoln Financial  
Mass Mutual  
Mutual of Omaha  
Nationwide  
Pacific Life  
Principal Financial

Protective Life  
Prudential  
SBLI  
Symetra  
Zurich

## LONG-TERM CARE HYBRID PRODUCTS

Lincoln Moneyguard

Nationwide

OneAmerica

## DISABILITY INSURANCE

Assurity Life  
Fidelity Security

Mass Mutual  
Mutual of Omaha  
Petersen International

Principal Financial  
Standard

# Industry Affiliations



# Services

## RUNNING QUOTES

Term and Permanent quotes can be run at our website - [www.TBA.com](http://www.TBA.com). To access Vital Term, you will need to register and create your own username and password. To access Winflex Web, you must register as a first-time user and select Tennessee Brokerage Agency as your Agency/BGA. Follow links to request quotes for permanent, disability and long term care, or email our illustration specialists below:

- Term & Permanent Quotes – Jennifer Stanifer at [jstanifer@tba.com](mailto:jstanifer@tba.com) or 865-282-4927
- Hybrid LTC & Disability – Kathryn Kinnane at [kkinnane@tba.com](mailto:kkinnane@tba.com) or 865-282-4920

## UNDERWRITING

Impaired Risk Underwriting questionnaires are available. For specific Impaired Risk and Non-Impaired Risk cases, contact Jennifer Stanifer at [jstanifer@tba.com](mailto:jstanifer@tba.com) or 865-282-4927. Underwriting Guidelines, Requirements, and Build Charts are available for all of our carriers under Underwriting on the website.

## NEW BUSINESS SUBMISSION - Paper & Electronic

New business applications can be submitted electronically several different ways. Go to eApps/iGo under our Tools & Resources tab. Paper forms can be downloaded by specific carrier, product and state under our Forms tab. We also have a one-page multi-carrier application and you can also submit term cases online through the Vive platform.

## ADVANCED PLANNING

We have a sales team that specializes in advanced estate planning, business valuation and planning solutions, and other advanced planning scenarios. Contact Zach Gosselin at [zgosselin@tba.com](mailto:zgosselin@tba.com) to discuss next steps.

## EDUCATION

Advisors have access to a variety of educational materials through TBA.com and TBA as an agency which include, but are not limited to: industry articles, case studies, podcasts, videos, webinars & more.

## LICENSING

A licensing kit can be completed online in the Licensing link under Tools & Resources. Once this process is complete, you can be appointed with any carrier. There are also links to apply for Errors & Omissions (E&O) insurance and Anti-Money Laundering (AML) courses. For additional information or questions about licensing, contact Tamara Swearingen at [tswearingen@tba.com](mailto:tswearingen@tba.com) or 865-282-4929.

## CASE STATUS

Contact Tamara Swearingen at [tswearingen@tba.com](mailto:tswearingen@tba.com) or 865-282-4929 to get registered. Once you are registered, you can access your case status from our website 24/7.

# Your Insurance Support Team

## LEADERSHIP & SALES

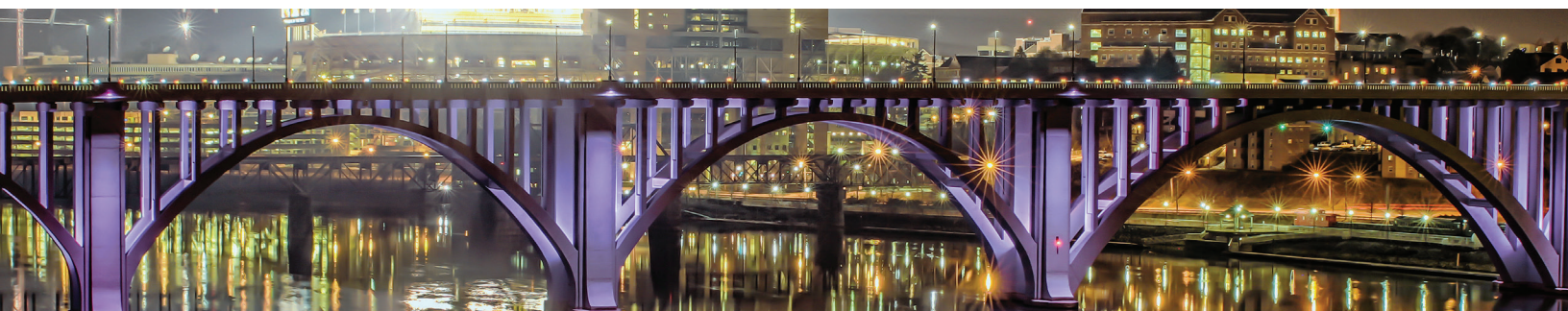
JOHN FELTON	President & General Agent	jfelton@tba.com   865.282.4922
ZACH GOSSELIN	Vice President & Sales	zgosselin@tba.com   865.282.4918
KATHRYN KINNANE	Sales - Bank Distribution & Disability	kkinnane@tba.com   865.282.4920
CHAD PRESTON	Brokerage Representative	cpreston@tba.com   865.588.9474

## MARKETING

MORGAN MYNATT	Marketing Manager	mmynatt@tba.com   865.588.6353
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## CASE MANAGEMENT & AGENT SERVICES

CHERYL COGGINS	Case Manager (I-Z)	ccoggins@tba.com   865.282.4926
KAREN FELTON	1-Page Applications	kfelton@tba.com   615.282.4930
JESSICA HUGHES	Administrative Assistant	jhughes@tba.com   865.282.4928
WENDY MERRITT	Case Manager (A-H)	wmerritt@tba.com   865.282.4914
JENNIFER STANIFER	Illustration Specialist & Impaired Risk	jstanifer@tba.com   865.282.4927
TAMARA SWEARINGEN	Agent Licensing & Commissions	tswearingen@tba.com   865.282.4929





## 2024 Commission Schedule

Carrier	Type	Product Name	TBA Advisor
Allianz	IUL & SIUL	Pro+ Advantage Option A	95%
American National	10 YLT	ANICO Signature Term - 10YT	75%
American National	15 YLT	ANICO Signature Term - 15YT	80%
American National	20 - 30 YLT	ANICO Signature Term - 20YT & 30YT	85%
American National	GUL	Signature GUL	80%
Banner	UL	Life Step UL - Conversions	10%
Banner	10 YLT	OPTerm 10	65%
Banner	15 YLT	OPTerm 15	75%
Banner	20 - 40 YLT	OPTerm 20 - 40	80%
Cincinnati Life	WL	LifeHorizons Guaranteed WL Level-Pay	75%
Cincinnati Life	UL	Lifesetter & Simplicity UL	80%
Cincinnati Life	10 YLT	Termsetter 10YT	65%
Cincinnati Life	15 YLT	Termsetter 15YT	72%
Cincinnati Life	20 - 30 YLT	Termsetter 20 - 30 YLT	80%
Cincinnati Life	20 - 30 YLT	Termsetter ROP	80%
Corebridge	20 - 35 YLT	AG ROP Select-A-Term 20-30 yr	85%
Corebridge	IUL & GUL	Max Accumulator, Value + & Secure Lifetime	75%
Corebridge	10 YLT	Select-A-Term 10 yr	60%
Corebridge	15 YLT	Select-A-Term 15 yr	80%
Corebridge	16 YLT	Select-A-Term 16 yr	81%
Corebridge	17 YLT	Select-A-Term 17 yr	82%
Corebridge	18 YLT	Select-A-Term 18 yr	83%
Corebridge	19 YLT	Select-A-Term 19 yr	84%
Corebridge	20-35 YLT	Select-A-Term 20-30 yr	85%
Equitable	UL	BrightLife Grow Series 159	80%
Equitable	10 YLT	BrightLife Term 10 160	70%
Equitable	15 YLT	BrightLife Term 15 160	80%
Equitable	20 YLT	BrightLife Term 20 160	90%
Equitable	IUL	IUL Protect (160)	70%
John Hancock	IUL	Accumulation & Protection	80%
John Hancock	10 YLT	JH Term 10	65%
John Hancock	15 YLT	JH Term 15	75%
John Hancock	20 YLT	JH Term 20	80%
John Hancock	SUL	Protection & Protection SIUL	80%
Lincoln Financial	10 YLT	10 Level Term	70%
Lincoln Financial	15 YLT	15 Level Term	80%
Lincoln Financial	20 - 30 YLT	20 & 30 Level Term	90%
Lincoln Financial	UL & SUL	Lincoln LifeGuarantee UL & SUL	80%
Lincoln Financial	IUL	WealthPreserve, Wealth Accumulate & Conversion UL	80%
MassMutual	GUL	GUL Guard6	55%





## 2024 Commission Schedule

Carrier	Type	Product Name	TBA Advisor
MassMutual	WL	Legacy 10 Pay (LP-10) Age 45+	55%
MassMutual	WL	Legacy 100	55%
MassMutual	SUL	SUL Guard6	55%
MassMutual	ART	Vantage ART	45%
MassMutual	10 YLT	Vantage Term 10	40%
MassMutual	15 YLT	Vantage Term 15	42%
MassMutual	20 - 30 YLT	Vantage Term 20, 25 & 30	45%
National Life	IUL	FlexLife & SummitLife	80%
National Life	10 - 15yr YLT	LSW Term	70%
National Life	20 - 30 YLT	LSW Term	80%
Nationwide	UL	Care Matters	8%
Nationwide	IUL	IUL Accumulator II	75%
Nationwide	IUL	IUL Protector II	75%
Nationwide	10 YLT	YourLife Guaranteed Level 10	75%
Nationwide	15 YLT	YourLife Guaranteed Level 15	75%
Nationwide	20 - 30 YLT	YourLife Guaranteed Level 20	75%
Nationwide	SUL	YourLife No Lapse Guarantee SUL II	75%
Nationwide	UL	YourLife No Lapse Guarantee UL II	75%
New York Life	All	All Permanent Products	55%
One America	WL	Asset Care 10 pay	45%
One America	WL	Asset Care 20 pay	75%
One America	WL	Asset Care 5 pay	25%
One America	WL	Asset Care Pay to 95	90%
One America	WL	Asset Care Single Premium	8%
One America	WL	Asset Care Whole Life	65%
Pacific Life	GUL	Promise GUL	80%
Pacific Life	10 YLT	Promise Term 10	65%
Pacific Life	15 YLT	Promise Term 15	75%
Pacific Life	20 - 30 YLT	Promise Term 20, 25 & 30	85%
Principal	10 YLT	10 Year	80%
Principal	15 YLT	15 Year	80%
Principal	20 YLT	20 Year	80%
Principal	30 YLT	30 Year	80%
Principal	UL, IUL & SUL	All Plans	80%
Protective	UL	Advantage, Legacy, Assurance and ProClassic	85%
Protective	10 YLT	Protective Custom & Classic Choice T-10	65%
Protective	15 YLT	Protective Custom & Classic Choice T-15	75%
Protective	20 - 40 YLT	Protective Custom & Classic Choice T-20-30	80%
Protective	IUL	Protective Indexed Choice UL	85%
Prudential	UL	PruLife Founders Plus & Essential	80%



## 2024 Commission Schedule

Carrier	Type	Product Name	TBA Advisor
Prudential	IUL	PruLife Index Advantage UL	80%
Prudential	SUL	PruLife SUL Protector	80%
Prudential	SIUL	PruLife Survivorship Index UL	80%
Prudential	10 YLT	Term Essential 10	75%
Prudential	15 YLT	Term Essential 15	75%
Prudential	20 YLT	Term Essential 20	75%
Prudential	30 YLT	Term Essential 30	75%
SBLI	WL	Continuous Pay WL	65%
SBLI	10 YLT	Level Term T-10	65%
SBLI	15 YLT	Level Term T-15	75%
SBLI	20 - 30 YLT	Level Term T-20 & T-30	80%
Securian - Minnesota Life	10 YLT	Advantage Elite Select 10	65%
Securian - Minnesota Life	15 YLT	Advantage Elite Select 15	75%
Securian - Minnesota Life	20 - 30 YLT	Advantage Elite Select 20 & 30	85%
Securian - Minnesota Life	IUL & SIUL	Eclipse, Omega, Orion IUL	80%
Securian - Minnesota Life	WL	Secure Accumulator & Protector Whole Life	80%
Securian - Minnesota Life	UL	SecureCare	6%
Symetra	10 YLT	SwiftTerm 10	75%
Symetra	15 YLT	SwiftTerm 15	75%
Symetra	20 - 30 YLT	SwiftTerm 20 - 30	90%
Symetra	10 YLT	Symetra 10 Year Term Life	75%
Symetra	15 YLT	Symetra 15 Year Term Life	75%
Symetra	20 - 30 YLT	Symetra 20 & 30 Year Term Life	90%
Symetra	IUL	Symetra Accumulator IUL	75%
Symetra	IUL	Symetra Protector IUL	75%
United of Omaha	IUL	Life Protection & Income Advantage	70%
United of Omaha	10 YLT	Term Life Answers 10	65%
United of Omaha	15 YLT	Term Life Answers 15	75%
United of Omaha	20 - 30 YLT	Term Life Answers 20 - 30	85%