

# Thrivent Cheat Sheet

When Thrivent won't or can't, ISIS can!

## When should I sell ISIS Life's Products?

1. When your client gets a **RATED** or **DECLINED** offer from Thrivent. We specialize in impaired risk underwriting and can get you the offers you need to make the sale.
2. When your client is a **TOBACCO CHEWER**. We can get competitive, non-smoker rates for tobacco chewers or nicotine substitutes.
3. When your client requires **LEGACY PLANNING** with **SURVIVORSHIP LIFE INSURANCE**. We have a number of options that can address the various changes over a client's lifetime, including estate tax legislation changes. If your clients are married and are hesitant to implement plans because of possible legislative or life-changes, we have solutions that can help put them in control.
4. When your client needs a **LONG-TERM CARE INSURANCE ALTERNATIVE**. We can provide you life insurance solutions with long-term care riders that address this need.
5. When you are working with clients who have an **INHERITED IRA**, or planning where the **CHURCH** or **CHARITY** are the owner of an annuity, call ISIS Life.
6. For advanced business planning with **EXECUTIVE BENEFITS** and **SPLIT DOLLAR PLANS**, call ISIS Life. We have an in house JD, LLM and advanced sales expert who is available to handle all aspects of the case, including case design, cover letters and point-of-service support, when needed.

For more information, contact

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