GREAT MINDS AND ONE BALD GUY

FROM INSIGHTS TO IMPACT

Candid Conversations about Tough Topics Facing Independent Agents and Advisors

Season 1: Episode 6

Episode Title: Meet the IFC Team: Life, LTC & DI

Thank you to our experts who contributed to this conversation:
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Don Tiegs, Concierge Director, IFC National Marketing
Hosted by: **Todd Villeneuve,** Managing Partner, IFC National Marketing

Todd Villeneuve: Alright everybody, I am super excited to talk to you about what I believe to be the pound-for-pound best Life division and Concierge department in America when it comes to FMOs. I've got three wonderful gentlemen with us today — Mike Maloney, Wade Huber, and Don Tiegs. Mike is running this team and plays quarterback. Don and I were down in Florida training agents earlier this week, and we've been calling Mike the fullback — the guy you put in when you need something done right. Between the three of them, we have well over 75 years of experience in this industry. Add me in and we're over 100. Mike, rather than me telling everyone your bio, why don't you take it away?

Mike Mullowney: Thanks, Todd. My name is Mike Mullowney, and I'm the Director of Life, LTC, and DI here at IFC. I've been in the industry for 33 years. I cut my teeth at a couple of major carriers and then moved into the independent field marketing space about 20 years ago, which eventually brought me here. I have extensive experience in underwriting and new business — especially navigating cases that hit some turbulence along the way — as well as all forms of life insurance, from simple term all the way through premium finance and advanced concept work.

With me today is my internal partner, Wade Huber. Wade and I have been doing business together for close to 20 years. And I have Don Tiegs, who is our Director of the Concierge Division. Both of them have deep industry experience, and I'll let them speak for themselves. But first, Todd, if you're okay with it, I'd like to walk through what it is we do and why we do it.

Todd Villeneuve: Fantastic. I think we even have some visuals for that.

IFC's Value Proposition

Mike Mullowney: Our value proposition is genuinely better than anyone else's in the industry, and I've been around long enough to say that with confidence. Here's why.

First and foremost, IFC is a family. I know you've probably heard that from every FMO out there, but I'm telling you — it's actually true here. When I walked into the home office for the first time, I felt like I'd known everyone there for 100 years. That atmosphere is real, and it's the same one we extend to every independent agent we work with.

We also have a strong networking platform focused on agent and advisor partnerships, along with a tremendous amount of training. Agent Builder — Frankie's brainchild — is one of the best places to start and finish your

development here. There are also a lot of peer-to-peer opportunities to connect with other independents in the field and share best practices.

Our product and technology platform is second to none. We provide tools for free that most other FMOs charge for — Annuity Rate Watch, a full quoting platform, and our Firelight e-App for electronic applications, which not only simplifies the process but gets agents paid about seven days faster. Our IntegrityCONNECT platform for final expense quoting and app submission is also incredibly easy to use and free to agents.

We also offer vetted lead vendors, co-op opportunities, agent training, and of course, concierge services — which is Don's world. Cross-selling is a major focus for us. We're here to help you grow, and we can either teach you to fish or fish for you.

Then there's the Gold Experience — one of our most powerful tools. It's a marketing platform that lets you segment and target your book of business and run campaigns that generate interest and inbound leads while you sleep. The platform is easy to use and it genuinely works.

And finally, where we shine brightest is our world-class support. From our new business team all the way to me, Wade, Don, and Todd — our phones are always on. If you call on a Saturday afternoon, we'll pick up. It's as simple as that. You run your business the way you want to, and we'll be right there helping you every step of the way.

On the support side specifically: Wade is an absolute guru in case design and illustration. He's forgotten more about this industry than most people know — and I mean that as the highest compliment. Don't be afraid to call him with any questions. We also have strong advanced market support for things like key executive benefits and Section 162 plans. Our underwriting team — Jenna and Jenny — have direct relationships with underwriters at our carriers and do a fantastic job of advocating for challenging cases. And our website has both term and permanent life insurance proposal engines, plus carrier toolkits for final expense — all drop ticket or e-application, so no paper app errors.

Real Wins: Case Studies from Mike & Wade

Todd Villeneuve: Let's talk about some wins. Give us some recent examples — big cases, how they came together, what you did.

Mike Mullowney: Sure. One of our most recent wins involved a large face-amount case where the underwriter didn't fully understand the nature of the situation. They came back requesting financial underwriting, and on the surface, the numbers didn't make sense to them — the face amount being requested seemed disproportionate to the client's personal financials. What it took was some digging to figure out that the policy was being funded by the corporation, which was generating millions in profit annually. Once Wade and I got on the phone with the underwriter and helped them see the full picture, they approved it. Not every case goes that smoothly, but I will tell you — we swing a heavy bat when it comes to going to bat for our agents.

Todd Villeneuve: And that's the point — a lot of people assume that every IMO operating heavily in the health and Medicare space has this kind of talent to support agents. The truth is, it literally doesn't exist most places. Wade, let's bring you in. Tell us about yourself.

Wade Huber: Thanks, Mo — that's a tough act to follow. I'm an internal wholesaler, though I'd call myself a hybrid, because I also do field training, work directly with agents on case design, run illustrations, and go over product concepts. I've been in the industry for 23 years. I spent the first several years on the annuity side, the last 15 years on the life side — including LTC and DI — and five of those years were at the carrier level with Voya.

That combination gave me two things. Working in the IMO space forces you to learn broadly — you have to know a lot of carriers and a lot of products. Working at the carrier level forces you to go deep on individual products.

Together, that lets me deliver real deep dives with agents, while also giving them the full picture of what's available and how it can help their clients. I love being part of IFC and I'm looking forward to a long run here.
Todd Villeneuve: What drew you to IFC? And for those who don't know, I made two or three runs at Wade through a mutual friend before I finally got him on board.

Wade Huber: It's an easy question. It comes back to the family-oriented culture and the relationships with agents. I've worked at other marketing companies, and they can't touch what IFC offers. The support, the events, the tools — none of it compares. The timing was finally right, and I'm glad I made the move. The thing that stands out most to me is the flexibility we offer agents. A lot of marketing companies will just run a quote for you and that's it. Here, we provide one-on-one and group training, we'll get on the phone or a web call with you and your client if needed, and we can work however you want to work. If you want to hand the case off to Don, done. If you want to learn and do it yourself, I'll train you. We'll go to bat for you however you want us to. And because IFC is company-agnostic — we're not owned by or beholden to any carrier — we're always looking for the best solution for the client. That was huge for me.

Todd Villeneuve: Company agnostic — I love that phrase. Give us a recent example of helping an agent close a deal.

Wade Huber: Recently, we had a case where a carrier declined it because the policy was going to be owned by the children on the parent's side, with the children as beneficiaries — but it wasn't held in a trust. The carrier just said no. So, we went back to our case managers, talked to another carrier, did a deeper dive, and found a home for it. It was a nice-sized case, and by going the extra mile we got it across the finish line. I spoke directly with that carrier's head underwriter to make it happen. We do that kind of pivoting all the time.
Three Opportunities for Life, LTC & DI

Todd Villeneuve: Let's talk about opportunities for agents. What are you seeing right now, both in terms of helping clients and growing their business?

Wade Huber: Great question. With so many shiny objects out there, I always try to bring it back to what the client actually needs. Here are three product opportunities that are getting a lot of traction right now.

1. **EquiTrust WealthMax Bonus — The Swiss Army Knife**

   A lot of clients want long-term care coverage, but they don't love the idea of paying premiums for traditional LTC and potentially losing those benefits if they never use them. That's a real stress point. The EquiTrust WealthMax Bonus is a hybrid indexed UL that solves that problem. Think of it as a Swiss Army knife for clients with idle money sitting in CDs or savings accounts.

   Here's how it works: the client puts money in and gets a 15% premium bonus right now through June — so $100,000 in becomes $115,000 working on day one. There's a guaranteed death benefit that can grow and never reduce. The death benefit can be accelerated for chronic illness, terminal illness, or nursing home care. There's a return of premium feature, so if the client ever changes their mind, they get their money back. It's an indexed UL, so there's growth potential on top of the guarantees. No medical exam, no doctor records — it's quick-issue underwriting, and we've seen applications go through in minutes. And the agent commission is 10%, which is significantly higher than what you'd typically earn on a MYGA or annuity product.

2. **One America AssetCare — The Live-Die-Quit Policy**

   I call these "live-die-quit" policies. You get a benefit if you live — long-term care coverage. You get a benefit if you die — the death benefit. And you get a benefit if you quit — the cash values. Every dollar does something.

   The One America AssetCare product offers flexible funding options: single pay, 5-, 10-, or 20-pay, or fund to age 95. Long-term care benefit multipliers of 2x, 4x, 6x, 8x, or unlimited — something you simply don't see

in the industry. It accepts qualified funding from IRAs and 401(k)s via a qualified transfer, which is rare. Joint applicants are allowed, so a husband can use his qualified money to fund a policy that both he and his wife benefit from. There's strong cash value growth, a built-in premium waiver if the client goes on claim, and it's a true asset repositioning and protection product.

3. Allianz Accumulator IUL — Tax-Free Retirement Income

We're getting more and more questions about living benefits from life insurance — not just death benefit. The Allianz Accumulator IUL flips the traditional model. Instead of maximizing the death benefit for the minimum premium, it lowers the death benefit to maximize cash value accumulation, which generates tax-free income in retirement.

Here's a real example I recently ran: a 40-year-old male funding $10,000 per year to age 65. Total paid in: $250,000. The death benefit starts at $163,000 but grows to $793,000 by age 65. Cash value at age 65: $631,000. From ages 65 to 90, the policy generates $62,000 per year in tax-free income. By age 75, the client has received $618,000 tax-free — nearly tripling what they put in. By age 80, they've received $927,000 tax-free. And the death benefit at age 80, after all that income, is still $447,000. This is a powerful tool for tax diversification and retirement planning.

Meet Don Tiegs — IFC Concierge Director

Mike Mullowney: We saved the best for last. Don Tiegs is the Director of our Concierge Team. Don, take it away.

Don Tiegs: Thanks, Mo and Todd. I started as a field agent back in 2006 — literally in your shoes, going belly to belly, door to door, building a book of business from scratch on the captive side. I worked my way up through district management and training, eventually found my way into the FMO world, and spent about 12 years as an annuity and life insurance wholesaler. In 2025, an opportunity came along at IFC National Marketing, and I've been happy ever since. My passion is simple: sitting down — whether face to face, over Zoom, or on the phone — and working with clients.

Todd Villeneuve: The word "concierge" gets thrown around a lot — everyone pictures the guy at the hotel. What does it actually mean at IFC?

Don Tiegs: It means I'm an extension of your office. For agents who feel like life insurance, long-term care, or annuities are outside their wheelhouse — or who simply don't have the time — I step in. Some agents introduce me as their life insurance arm. They put me on their website, they refer clients directly to me, and I handle those conversations on their behalf.

Here's a real example: I had an agent who, when a client asked if he offered life insurance, said "no, but I can hook you up with someone who does." And what did that client hear? He heard "no." Now, with the IFC Concierge team, that same agent can say, "Absolutely, as a matter of fact, I've got a guy." That shift is massive. Instead of walking business out the door, you're keeping it.

The model is completely flexible. You can hand off the entire case to me and we'll work out a split, or we can co-work it together, or I can simply train you until you're confident enough to do it yourself. I always tell agents: use me until you don't need me. And the commission split is always at least 50/50 — the more effort you put in, the more you earn. It can go as favorable as 70/30 in your favor.

I'm licensed nationwide, so it doesn't matter if you're in Florida, Georgia, California, Montana, or anywhere else. If your clients have unmet insurance needs — and they do if you're not cross-selling right now — we can help. And the most important thing: the clients are yours. I'm here to complement you, not compete with you.

Todd Villeneuve: What gaps in the marketplace make this role so critical right now?

Don Tiegs: The gap is knowledge. Plain and simple. Most agents I work with don't have the comfort level or background in life insurance, long-term care, or disability insurance. And honestly, the second gap is fear. A lot of agents are too afraid to bring these topics up because they don't want to come across as pushy or salesy. We have systems and tools that help agents start those conversations naturally — without any pressure. The Gold Experience is a big part of that.

Todd Villeneuve: Tell us how the Gold Experience feeds directly into what you do.

Don Tiegs: The Gold Experience positions you as the thought leader in your market — not just with your existing clients, but in your area broadly. You can run drip email campaigns, connect your social media accounts, and set up automated posts across Facebook, LinkedIn, and Instagram. There's a little setup involved, but the return is significant. It works while you sleep.

Here's why it matters: we don't know our clients' timing. Someone might lose a family member and suddenly think, "I need to look at my life insurance." Or someone puts a parent in a nursing home and thinks, "I need to look at long-term care for myself." If you've been consistently showing up in their inbox and feed, you're the person they call. That repetition builds top-of-mind awareness in a way that keeps the fox out of the hen house — because the commissions on those cross-sales should be yours, not some other agent's.

Todd Villeneuve: We literally saw a 4,000% increase in ancillary sales as a result of cross-selling this past fall across our roughly 4,300 agents, and that's just the tip of the iceberg. We believe there is $150 per member per year being left on the table. If you have 300 clients, that's $45,000 in unrealized revenue walking across the street to someone else.

Going around the horn for final thoughts — Don, start us off. What would you tell an agent who's never sold a life insurance policy and is afraid to look dumb?

Don Tiegs: You have a team. That's the message. You have resources here to make sure you never feel dumb in front of a client. If you want to learn by doing, great — that's the best way. If you want someone to hold your hand until you're comfortable, that's what concierge is for. Use me until you don't need me. If it's not comfortable yet, we can help you get there.

Todd Villeneuve: Wade, where do we sit on average annual premium, and what kind of commission should an agent expect writing their first life case?

Wade Huber: Average annual premium is somewhere between $1,000 and $1,500. On a $1,000 premium, you're looking at roughly $800 to $1,000 in commission depending on your level. Write one case a month and that's about $10,000 to $12,000 a year just in life. It adds up fast.

And here's the thing I always tell agents: you've already done the hardest part. You have the clients. The easiest lead you'll ever get is the person sitting across the desk from you right now. According to LIMRA, 76% of people believe they need more life insurance — they just haven't been asked. You don't need to know every nuance of every product. You just need to know what questions to ask. We can help you with that. Or pass it to Don and let him run with it.

Todd Villeneuve: We just spent three days training 70-plus agents down in Florida, and one of the key compliance points we hit on is this: when you're talking to a client in your area of expertise, you're actually more exposed by not mentioning what your product doesn't do. If it won't cover LTC beyond 100 days or provide final expense, say so — and "parking lot" that opportunity for a follow-up conversation. The cross-sell opportunity is right there. Mo, final thoughts?

Mike Mullowney: Three takeaways. First: Don is your back office. We are your back office. If you're sitting with a client and they ask you something you don't know, just say "let me grab my back office" and call one of us. That's what we're here for.

Second: if you're not asking your clients about life insurance, someone else is. And that someone else is going to take the hard work you've put into building those relationships and convert it for themselves. Don't let that happen.

Third: here's a simple script that's working really well right now. Ask your client: "Do you have any life insurance? Would you be okay if I did a no-obligation policy review? All I need is your latest statement." Then let us take it from there. There are two kinds of life insurance — the old kind and the new kind — and premiums have actually gotten cheaper over time. If we can improve their situation, great. If we can't, you go back to your client and tell them they're in the best spot possible — and that builds trust. Either way, you win.

Todd Villeneuve: Excellent. I've titled this podcast "Great Minds and One Bald Guy," and I think you can see why — this team is something special. Pound for pound, better than anyone in this industry. That's why we're the fastest-growing IMO in the Upper Midwest, and after last week in Florida, I'd say we're making a serious run down there too. Thanks to Mike, Wade, and Don — it is truly an honor to work with you all.

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