

## What is the Frontier “Insurance Web Portal,” and How does it work?

We have partnered with a local planning professional, Doug Krasne. He will continue to provide this service and now provides a platform that you can access from our website that will allow you to be in control of the entire process of obtaining a life insurance quote from the comfort of your own home.

You can choose to do it entirely electronically, without the assistance of a salesperson, or you can reach out to Doug via email, phone or text with questions concerning your unique situation. He will answer your questions and provide you alternatives for you to consider in finding the best solutions to address your risk management needs and concerns.

When **YOU** decide you want to pursue a solution you can do it on your own terms – either electronically or with assistance. And, if you choose to buy insurance you will have access to high-quality, cost-competitive products from highly rated life insurance companies.

### How Does It Work?

Simply click “Insurance Web Portal,” and you will be redirected. There, you can investigate, on your own time, your needs, the cost and process for getting insurance. Briefly, the process works as follows:

1. Enter basic personal and health information (guides available to help you if needed)
2. Choose an amount of coverage and length of time for it to be in place (help here also)
3. A quote will display costs for various companies at the amount and term period you select
4. If you want to proceed, you simply click to begin the application process

**-You are still under no obligation to buy at this point!**

**-You may change the amount, term length and company at any time**

The insurance company will work with you directly to complete the application process through a short phone interview. Additional steps may be needed if more information is required based on the amount of coverage and your health history. Once the company provides you with an “offer” you still have choices: You can request to issue the policy, make changes in the coverage amounts or term duration, request a quote from another insurance company, or choose to do nothing.

We feel it is important to give you access to a high-quality resource to help you determine your needs and access the best fit solution for insurance if you desire. We hope this and the other resources we provide will give you what you need to make the best decisions for your family and your business.