
Welcome To The ISM Family

This is the Operations Manual for the American Associations of Government/Private Employees and their FREEDOMFLEX family of products. We encourage you to read and study this material carefully, as it will provide you with the tools needed for producing business.

ISM's mission is to strive for excellence in the continued development of a financial sales and service company, by advancing a corporate culture focused on your continued success. The foundation of that success is a people-oriented environment in which managers, producers, and clients are highly valued, treated with respect and dignity, and considered in all plans and strategies.

ISM's success is based on five operating principles:

- Help the average American achieve financial independence at retirement.
- Develop and maintain long-term relationships with managers, producers, and client companies.
- Help producers and managers achieve their career and income goals.
- Attain growth without sacrificing profitability.
- Maintain an atmosphere of professionalism and integrity.

ISM provides you with products, training, support, and high compensation.

ISM expects in return that you:

- Represent ISM, our companies, and our products correctly.
 - Attend all required training.
 - Comply with the guidelines of the training.
 - Perform your duties in accordance with our marketing programs and objectives.
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We refer to our plans as “product/service” rather than just products . This hybrid name indicates that we market plans that are comprised of both a product and a service. The “products” consist of life insurance and flexible premium annuities. The only licensing requirement to market these products is a current life and disability license.

The “service” we provide is two fold. First, Association members (your clients) are made aware that they can redirect their non-insurance premium or annuity contributions into separate non-insurance investments of their choice. Second, the premium administrator sends each member a letter near the end of the first year of the plan as a reminder of this option to redirect.

We are not investment advisors, nor do we offer any securities for sale.

We provide life insurance/annuity “products” that can help Association members accumulate cash values for college education, for retirement over the long term, and to protect them and their loved ones from the disaster of premature death or disablement. Even though the annuities are very attractive cash accumulation vehicles, we offer Association members a “service” that facilitates their choice of the non-insurance investment.

Association members interested in redirecting premium at the end of the first year will deal directly with a registered investment company in accordance with all applicable laws and regulations. ISM’s administrator allows member’s funds to be transferred to the non-insurance investment of his/her choice. We do not endorse any specific cash accumulation vehicle, nor do we derive any income or fees from any investment company. The member may send non-insurance premiums to any credit union, bank, or investment account of his/her choice.

If you have any questions we encourage you to review this Agent Manual as a first measure, then consult your immediate supervisor.

We wish you good fortune, and look forward to meeting you personally.
