

**Hansen  
Brokerage  
Services,  
Inc.**

Our Top  
Carriers and  
Contracts  
Include:

AIG  
Aviva  
AXA  
Cincinnati Life  
Genworth  
ING  
John Hancock  
Lincoln Benefit  
Lincoln National  
Met Life  
Mutual Trust Life  
Principal  
Prudential  
SunLife  
Transamerica  
West Coast Life  
And more!

## SAVE YOUR CLIENTS \$\$\$!

We uncover the NICHES to  
find great value for your clients.

Discover why top producers use  
Hansen Brokerage Services, Inc.



We work harder on your most challenging cases!

**Did you know about these great niches? All with A+ & A++ carriers!**

**STANDARD PLUS** diabetics onset age 50 or older A1C scores 7.0 or less!

**BEST CLASS** Sleep Apnea for mild or moderate cases with CPAP use!

**BEST CLASS** active duty military with orders!

**BEST CLASS** if client's parents died due to cancer prior to age 65!

**STANDARD PLUS** for build male or female 65+ 6' 294lbs!

**LTCI DECLINES GET LTC COVERAGE WITH UL POLICIES!**

**STANDARD NON TOBACCO RATES** on UL, current tobacco use OK!

**NO FLAT EXTRA'S OR TABLE RATES** pilots, private or student!

**STANDARD PLUS** with cholesterol up to 274!

**BEST CLASS** asthma with steroid inhaler!

**BEST CLASS** possible Hep. B and **PREFERRED** Hep. C possible!

**STANDARD PLUS** non-smoker rate for any non-cigarette nicotine!

**STANDARD** breast cancer Stage 0 in SITU, no waiting!

**BEST CLASS** with 1 Elevated Liver Function score!

**BEST CLASS** for depression treatment!

**SIBLING HISTORY** — no questions asked!

**FOREIGN NATIONALS** living in other countries—Term or UL available!

**Contact us today at 800-746-3544**

Direct: 616-940-4004 or email: [quotes@hansenbrokerage.com](mailto:quotes@hansenbrokerage.com)

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**HANSEN**  
Brokerage Services  
Added value with a different approach