

Common Sense

"SPLIT-FUNDING"

\$100.00/MONTH

<u>A</u> <u>TRASH VALUE</u> \$100.00		<u>B</u> <u>BUY TERM & INVEST THE</u> <u>DIFFERENCE IN AN IRA</u>	
Life Insurance	Savings	\$20.00	\$80.00
\$100,000	Lose if you Die	\$100,000	Keep if you Die
Age 65 - \$100,000	\$50,000	Age 65 - \$100,000	\$325,000

	Age 65		
	A	B	
Die	\$100,000	\$425,000	Die
Live	\$50,000	\$325,000	Live

HIGH SCHOOL FOOTBALL COACH

Earning \$10,500 annually

Part-Time Salesman "Buy Term and Invest the Difference"

Saved \$278,000 in 2.5 years

THE SYSTEM

A.L. WILLIAMS

1971-1990

19 YEARS

1 to 225,000

ATLANTA 49 STATES + CANADA + PR

EQUALS

100,000 to 22.5 Billion

WORLD POPULATION: 7.3 Billion

THE SYSTEM - THE KEY

A TEAM OF BEST FRIENDS

- No Cold Calling
- Trusting Relationships

LEADING WRITERS OF ORDINARY LIFE INSURANCE

Assuming each NSD Organization is an independent life insurance company.

1. A.L. WILLIAMS	\$81,413,804,000	55. Monarch Life	4,667,320,000
2. New York Life	\$40,064,306,000	56. Phoenix Mutual	4,559,831,000
3. Northwestern Mutual	\$0,437,143,000	57. IDS Life	4,551,524,000
4. State Farm	27,238,904,000	58. USAA Life	4,490,265,000
5. BOB BLISSON	26,727,264,987	59. United of Omaha	4,432,380,000
6. Prudential	26,530,009,000	60. BILL CRENDLER	4,352,247,000
7. Equitable Variable	25,630,082,000	61. Southern Farm Bureau	4,126,633,000
8. Equitable Life Assurance	16,873,062,000	62. NEAL ASKEW	4,085,400,000
9. Jackson National	16,317,694,000	63. United Insurance Co.	4,029,301,000
10. Metropolitan Life	14,338,408,000	64. E.F. HULTON	3,992,511,000
11. Allstate Life	13,590,688,000	65. North American Life & Casualty	3,944,911,000
12. Metropolitan Insurance & Annuity	12,725,351,000	66. KIP RIDLEY	3,944,911,000

*TOP 12 YRS -
34 OUR TEAMS - TOP 100
HAI OVER 100 YRS OLD*

49. JOHN HANCOCK LIFE	8,006,245,000	83. RANDALL WALKER	2,786,634,990
30. John Hancock Variable	7,337,665,000	84. Monumental	2,771,623,000
31. Guardian	7,374,575,000	85. Life Ins. Co. of Georgia	2,673,388,000
32. RUSBY CROSSLAND	7,125,880,200	86. United Investors Life	2,520,064,000
33. BILL STEWART	7,102,352,500	87. Commonwealth Life	2,482,546,000
34. DOUG HARTMAN	6,680,736,500	88. Continental Assurance	2,403,290,000
55. Aid Association of Lutherans	6,584,074,151	89. RICK CASH	2,249,614,500
36. Principal Mutual	6,541,470,000	90. ITT Life	2,194,816,000
37. Old Line	6,427,105,000	91. Pacific Mutual	2,100,002,000
38. John Hancock Mutual	6,391,996,000	92. Summit National	2,003,619,000
39. VIRGINIA CARTER	5,129,952,500	93. WAYNE ANDERSON	1,972,509,990
40. National Benefit	5,833,476,000	94. LLOYD TOMER	1,926,871,211
41. LARRY WEIDEL	5,900,862,000	95. Maccabees Mutual	1,850,741,100
42. Franklin Life	5,899,237,000	96. Independent Life & Accident	1,797,964,000
43. Midland National	5,532,083,000	97. BOB GODFREY	1,682,285,000
44. American National	5,380,012,000	98. WESLEY	1,680,776,000
45. BILL ANDERSON	5,250,270,200	99. Southern	1,615,381,000
46. Aetna Life & Annuity	5,249,588,000	100. BILL WILEY	1,607,137,500
47. Mutual Benefit	5,173,939,000	101. TIM B	1,604,885,100
48. Liberty National	5,115,714,000	102. DAN SWELL	1,595,230,500
49. Bankers Security Life	5,070,927,000	103. BILL S	1,549,565,500
50. SMA Life Assurance	4,967,919,000	104. William Life Assurance	1,474,953,000
51. Family Life	4,884,348,000	105. GLENN S	1,303,523,000
52. American General Life & Accident	4,917,718,000	106. RHETT B	1,206,470,000
53. Union Central	4,821,927,000	107. BILL OLIVER	1,204,917,500
54. National Life	4,807,373,000	108. Security Mut.	1,191,947,000

*2000 INSURANCE COMPANIES
BOB BLISSON TEAM BEATS PRUDENTIAL
34 A.L. WILLIAMS TEAMS IN "TOP 100" INSURANCE COMPANIES*

February 10, 1977

A.L. Williams - Founded

- 85 Licensed Agents
- Atlanta, Georgia



February 10, 1977

Life Insurance Industry

- 250,000 Licensed Agents
- 2,000 Companies
- 50 State Regulators



OUR CRUSADE

"Buy Term and Invest the Difference"

Life Insurance Industry

90% Cash Value – 10% Term

December 31, 1990

A. L. Williams

- 225,000 Licensed Agents
- No. 1 – 7 Straight Years



90% Term – 10% Cash Value

A. L. Williams - Changed An Industry