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LIFE INSURANCE SELLING

The Magazine

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Services Producers

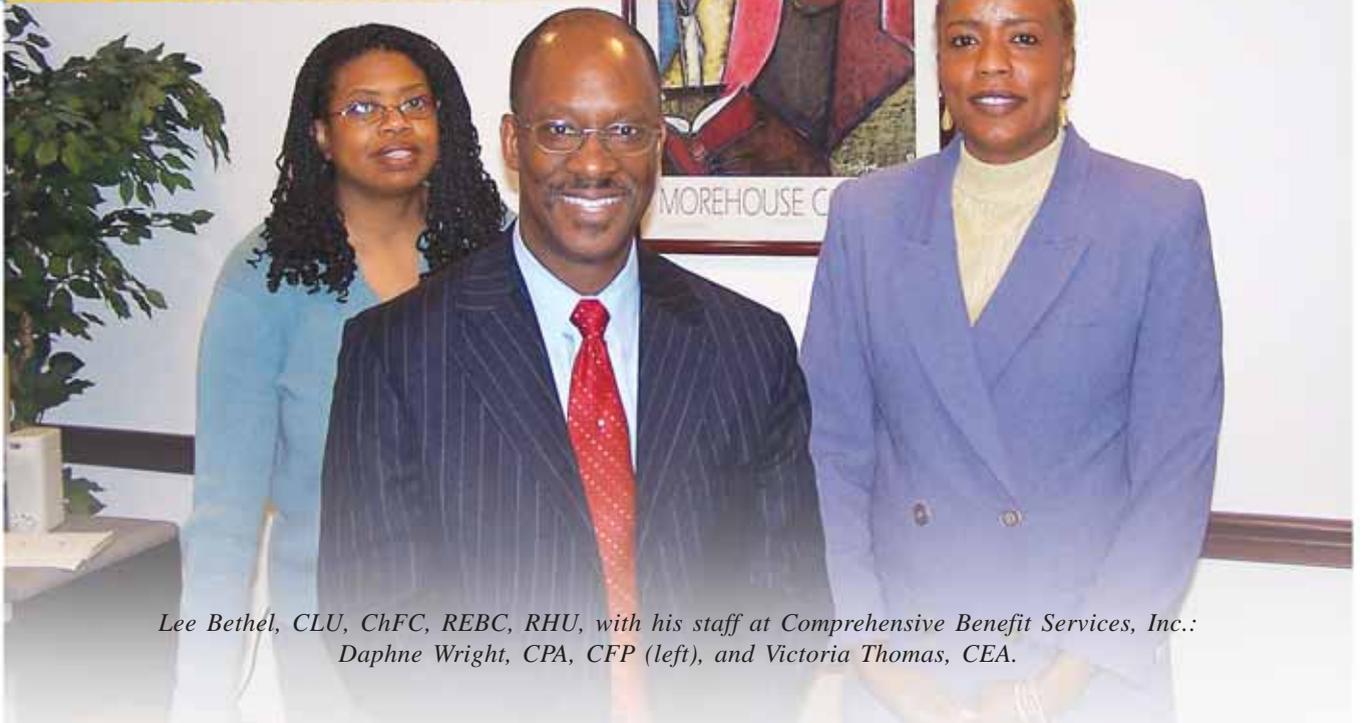
*Disability Income:
Overcoming Objections,
Driving Sales*

**How Settlements
Unleash Liquidity
For Client Needs**

**Producer Profile:
Lee Bethel, CLU, ChFC, REBC, RHU**

www.lifeinsuranceselling.com

Celebrating Our 80th Anniversary 1926-2006



*Lee Bethel, CLU, ChFC, REBC, RHU, with his staff at Comprehensive Benefit Services, Inc.:
Daphne Wright, CPA, CFP (left), and Victoria Thomas, CEA.*

For the Benefit of Others

By Gordon Bess, FLMI

Editor

Twenty-seven years ago, Lee Bethel, CLU, ChFC, REBC, RHU, had a brand-new college degree in hand and a promising career path ahead of him. The bright young salesman was ready to plunge into the insurance business. Then, three fitful years later, he very nearly junked it all to go back to his hometown and open a restaurant.

But fate had other plans. A second chance at success was all he needed to launch what has become a notable career in a demanding profession.

Lee is president of Comprehensive Benefit Services, Inc., in suburban Washington, D.C. The company provides employee benefit planning for small, privately owned businesses, most with fewer than 100 employees. Although he also has many clients with individual insurance and investments, he markets himself as an employee benefits broker/consultant. He and his small staff work out of a modest office tucked behind a large furniture store, a stone's throw from Interstate 395 in a bustling commer-

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cial section of Alexandria, Va.

“One of the wonderful things about our profession is that you can make it what you want it to be,” Lee says. “If you find a passion for something, you can determine to do that. You can fit it to your personality.

“We do plan design and consultation, so that we’re not just coming in to quote health insurance. We assist employers in designing their benefits packages to attract and retain their employees.”

As his company name attests, the plans are truly comprehensive, embracing not only health insurance but also Section 401(k) retirement plans, disability benefits, group life, dental, and voluntary benefits.

“The whole employee benefits field, and health insurance specifically, is an area in which you will not get any rejection,” Lee says. “Everybody is shopping prices in health insurance, and everybody wants to see if they can reduce their rates. Most people will talk to you about it sooner or later.”

Lee is Series 7-licensed through Linsco Private Ledger and does enough volume in investments and individual insurance (his primary life company is MetLife) to keep his company safely diversified. “Each of those three entities — employ-

I/R Code: 2400 Employee Benefits & Executive Compensation

