

\*jarrell

Know Ronnie

patricia kimble first contacted you  
and her first policy had been issued by the co. mass mutual  
you met w/ her and she wanted to purchase an additional  
\$25K

dental plan

ted contacted you abt. purchasing hte dental plan  
and you sold him a \$1 million cancer policy

ted then called asked abt. increasing the amounts on pat to  
bring them in line with what he had  
he asked you for the least expensive premiums that you had

what he wanted to do was bring patricia's insurance up to  
\$250,000 so it would be even with what he had

he talked to you abt. getting \$150,00 on himself and getting  
\$200,000 on her and you encouraged him to do so  
that it would be prudent safeguard

ted also bought a \$25,000 policy on himself payable to his  
parents bcs. of the \$25,000 loan he had gotten from his dad  
to buy the business

he left to get the cancer policy just as patricia was coming  
in

now the application is a part of the policy

and part of the guidelines for your company are that you  
witness the signature of the insured

you told patricia when she called