# Transamerica Final Expense Underwriting Guide

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this book presents a complete discussion of life insurance distribution it begins by putting life insurance distribution within the broader context of distribution and marketing in general thus demonstrating why life insurance distribution is different it then goes on to discuss the history of how distribution as we know it today developed and the ten primary distribution channels that exist in the business with all of this as background the book continues with more detail and discusses the various functions performed by distribution and how distribution systems are managed today it also goes into more specifics regarding the compensation and the economics of distribution the text concludes with a discussion of managing distribution channel conflict and how distribution of life insurance is expected to evolve in the near future spreadsheet models are available on the actex website to assist readers in understanding the economics of distribution

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