



Shawn Meaike

Founder and President, Family First Life

The Time is NOW

Speaker 1:

Welcome to Integrity Inspire, your daily dose of inspiration and motivation, featuring the bright and talented members of the Integrity Marketing Group family. Now, here's your host, Integrity co-founder and CEO, Bryan W. Adams.

Bryan Adams:

Hey, (laughs) thanks for watching, really excited to be joined this morning by one of the most inspiring leaders that I know and really just one...whenever we first kicked off this podcast idea, this person was one of the first people on my list to say, we've got to get him on here because every time I talk to him, he fires me up. My man Shawn Meaike at Family First Life; Shawn is president, CEO of Family First. He started this business from scratch with literally...I don't want to say nothing but almost nothing, and is one of the biggest and best American success stories that I have personally ever seen, and honestly one of the best people that I've ever met; one of the most driven, hard working, inspiring, motivational, dedicated people that [inaudible] has...and this is one of the best businesses that we've ever partnered with, and I'm just honored to call Shawn not only my friend but also my partner, so, Shawn are you there with us now?

Shawn Meaike:

Yes sir, can you hear me buddy?

Bryan Adams:

Hey brother. Hey, thanks a lot for joining us today, man, I know you've got a really busy schedule. It's amazing what you guys have over at Family First Life. A lot of people kind of recoil a little bit whenever they see things like this happening and you guys have actually stood up and are actually going faster and accelerating through the curve, through this time and so, I am so excited for all the leaders here at Integrity to one, get to know you 'cause you are a [inaudible]...I mean your legend is growing every day, from where I sit and I'm just honored for you to share a little bit more; so Shawn, if you don't mind, for some of the people who are on this call that might not know as much about FFL as I do, give us a little background on how you got started, a little bit about the products you do, just a little bit of an overview of FFL if you don't mind, man.

Shawn Meaike:

Yeah, first of all, I appreciate you letting me get on it, it means a lot Bryan, I have all the respect in the world for you and everyone that works at Integrity, both corporate and partner, so it's been a very humbling experience for me; I love being part of the team, especially...well, only being part of a winning team. So you know we launched the company December 12, 2013, you know we had [inaudible]. I had nothing; I'm not to say it, I'm not that...not that proud man, we had nothing. You know it was hard to pay the bills at the very beginning, we didn't have leads, we had one carrier, we were selling mortgage protection primarily then, I mean we had played around a little bit, [inaudible] we had a couple dozen



agents and we were fighting for our lives. I think it was the best thing that ever happened to me, professionally because every week the commitment was, we're always gonna pay the staff and we're gonna figure everything else out, and there were a lot of times we didn't take anything um, monetarily. We were...you know, American Express is great, God is great, you know—

Bryan Adams:

(laughs)

Shawn Meaike:

...we didn't have leads, third month in and we found the guy...no, no, I'll tell you what, that's Mike [inaudible] found a guy that had leads and wanted to buy all his leads and they were like \$74,000... some... somewhere around \$70,000, and next day I got an American Express Platinum Card, no pre-determined limit, so I used it, maxed it out and that was my new limit and, dude, we went to work you know; we're very blessed to be doing what we're doing now. It's mortgage and final expense, we're about half and half now, we...that's...that's about it, we do...you know, we play around a little bit next [inaudible] life, we just kinda partner with some of the guys that were doing like on the other side, the annuity side, but mortgage and final expense is what we do, and it's grown into one heck of a business and I absolutely freaking love putting people in a better position than we found them and it's become very, very lucrative and that's awesome, but in today's world that's all we're doing Bryan, is we're doing what we've always been doing.

Bryan Adams:

Man, well hey, first of all, you are (laughs) a true American success story; one of the things I love about pretty much all of our partners, if you go back to their story, is they took...they took crazy risks, right? They took these...these risks that most people just don't have the courage to do or the foresight to take and you know, just like you're talking about maxing out your credit card just to buy leads so that you could support agents, um, man that type of risk is what makes America great and honestly is, regardless of what news we see or what's happening in the economy and all these different things, I see this as an opportunity, it's an opportunity for more people like you to rise up and to take those risks and serve the markets and other things; the freedom of this capitalistic market that we've got here in America, I think we're gonna see, on the backside of this, we're gonna see just a resurgence in that kind of American grit and determination and winning spirit, that I know is kinda what you're made up with.

Bryan Adams:

I love the fact...you said something, you kind of bumped off of it real fast but I mean, winners win and winners want to be part of a winning team and...I mean that...whenever I think about you, like there's a few guys I would never bet against ever, no matter what you were doing, and you're one of those guys for me because I know you're gonna do whatever it takes to win, that's for sure.

Shawn Meaike:

I appreciate that and I think, you know, at the end of the day, my bud...I got a buddy of mine who runs one of the most amazing organizations in the country, Dream [inaudible] my buddy Pastor Matthew, who feeds 7,000 people a day, okay? And I said to him, I said, "Do you have a hard time getting people to serve [inaudible]?" and he's like, "You know it's interesting man because like, this is the time we're supposed to be serving." I mean they're supposed to serve all the time right? But at the end of the day



because the going gets tough, we gonna run and hide and wait for it to end? And I guess you know the thing for us is, you know, as we come through this...you and I have talked about it quite a bit, I mean what, three million people filed for unemployment last week? Bryan, we can't even keep up with recruiting and the amount of people we put in the class, working with the Department of Insurance who are doing some virtual testing, the amount of people we've [inaudible] we've never, ever... and I think we've grown quite a bit, we've never had this many people...I think this is the most amazing business there is, bar none, I think a lot of people take it for granted...that was one of the things I'm gonna be very honest with you, one of the things I banked on when we started. I started doing this, I was like six months into it and I'm like, there's a lot of people that don't work hard. Like, nine to five, the song should be five to nine, I would never get up after 5:00 AM because I ain't that good—

Bryan Adams:

(laughs).

Shawn Meaike:

...well I'm not that good, but I'll smoke you if I get up at 5:00 and you get up at 8:00 because I got...I got [inaudible] more hours than you, you ain't got no chance, I'm always gonna smoke you...so I mean like why...I just...that was our thing, I'm like, there's a lot of people that take this business for granted, they don't realize how awesome it is. You know, I've roofed houses for years, I did real estate, I lost a ton of money in real estate, you know, I was a social worker and...working 50, 60, 70, 80, 90 hours a week to make \$80,000 a year, I didn't find web insurance until I was 36. You know, the single biggest thing, for my kids, is that they get to see an industry like this at their age, like at the end of the day, there's nothing like this and I've made...I've tried a lot of things and I've made a mess of a lot of things, I've done a lot of things that haven't made any money so... so for us Bryan, I mean I'll give you... if it's okay, I'll give you an example of where we are?

Bryan Adams:

Yeah, go for it.

Shawn Meaike:

You know, numbers don't lie—well, numbers don't lie right? I mean, they just don't lie, and I thought we had a pretty good December. In December, the first week of December was our biggest issue paid week ever, week one is always [inaudible] heavier, and this is life business only, so our mortgage and final expense, we issued \$3,064,642 week one of December. Well week one of March, we did \$3,841,817, now week two of December we did \$1,985,000 for a week, 662. Week two of March, in the middle of this whole deal like, we've been locked down, so week three, December, \$2,074,000, week three here, \$2,863,000. We issued 8.4 million the month of December in life business, we... our week four numbers are coming in now, we're gonna be a little over 11.7 million in paid life business, grew by 3 points...and by the way, December for us Bryan, give you a perspective, it's always our biggest month; it's the end of the year, people work really hard, they're trying to finish their year strong, leaderboards, money...so we are literally getting close to 50% in life sales. We're gonna grow through that in April.

I like your song by the way today.

Bryan Adams:

(laughs)



Shawn Meaike:

By the way, Kendall's been saying...but also like, I won't back down, this is my favorite song is like... what are we backing down from? Stand your damn ground...and I think that's what we're doing and we have an amazing leadership team, we have people with an amazing attitude and you know, Bryan, I get calls every weekend, you know, I've, from day one, have had my cell phone number on Life [inaudible] number one, we didn't have a lot of clients early on so it was like whatever, I was excited to hear from anybody, but then—

Bryan Adams:

(laughs)

Shawn Meaike:

...we've had more people call up on the weekends—

Bryan Adams:

Yeah.

Shawn Meaike:

...and think they're leaving a voicemail and they get some... I answer the phone and they're like, "Oh, I thought I'd leave you a voicemail," and they're going, "I can't tell you how much I appreciate so and so for coming out." Bryan, in 2008 this would have been detrimental because everything was paper app.

Bryan Adams:

Yeah.

Shawn Meaike:

I can remember one... one app was 17 pages, I mean, pen and signing and this and that...it's all e-app man, this whole generation's...we are social distancers already (laughs)—

Bryan Adams:

Wow, yeah.

Shawn Meaike:

...we do everything without seeing people anyway.

Bryan Adams:

There's this common grace, right, that we have of technology and thank God for that; and so I think that's an amazing time that we're all living in. We gotta take advantage of that. Man, you...listen, Shawn, you've given me so many things, I've gotta follow-up on a couple of them. First, a lot of people on this call understand what final expense is, and, you know, through our business, you're the first mortgage protection group that we've partnered with, which honestly, as I understood it, as I started looking at it, it's so very similar to final expense, but in just like 30 seconds or so, could you just give a quick overview of what mortgage insurance is, just so that people understand and maybe why it's so important right now, maybe even more than ever?



Shawn Meaike:

Yeah, it's why I got in this business, when I was introduced to it; I was introduced to the fact that the [inaudible] the term life insurance returned a premium. I had no interest selling term life insurance, none, until I realized it would return a premium. I mean, I get the numbers on it...most of my clients weren't gonna take out \$5,000,000 policies. I get taking out a big face amount for 30 years, cover your family, tax it all, I get all that, but for my folks, for them to take out \$140,000 term policy at the end of 28 for 30 years, when statistically they weren't gonna get any back, I wasn't excited about that. What mortgage protection has historically been, I got involved in 2008, is a myriad of companies that on a simplified issue basis say hey, here's your policy, you know, it's gonna cost you \$100 a month, \$1,200 a year, \$12,000 every 10 years, the end of 30 years, you'll pay [inaudible] if you're alive at the end of your 30 years, which if you're 30, you hope you are, you're gonna get back the entire...everything you paid-in premium-wise.

Shawn Meaike:

Obviously if there's a death at any point in time, that's gonna be paid to your beneficiary, and what a lot of our folks, Bryan...they're first-time home buyers, a lot of first-time college graduates. They've never thought about it, they get their house, they rent it for a month or two and they're like wait a minute. We send them a form, you know, whether it's via social media or direct mail and it says you can pay your house off in the event that something happens to you. A lot of times there's...you know, one makes more money than the other, one's on the mortgage, the other [inaudible] credit wise and I'll put them both on there and it's like, hey you know your husband's on but you're not, so if he dies, what right do you have to this house? Well, you know, he...he owned it, he's the mortgagee, you know, he passed away so...and in today's world, Bryan, with the refinances we're starting to see and rates being what they are, we didn't have in 2008, I mean, everything shut down. I mean, money's there, I mean, we had banks calling us.

Bryan Adams:

Right.

Shawn Meaike:

You know, so it really just allows clients to have a peace of mind when they actually put their head on the pillow at night that hey, something happens to one or both of us, the kids, me, the last thing we're gonna have to worry about is where we're living, you know, and at the end of the day, I get all my money back...is it a...you know, so for the client it's a win-win, I got an agent, Andrew Taylor, that says it the best, he says [inaudible], "Here's the best three best things about mortgage protection, number one if you out-live it, which we hope you do, you get all your money back. Number two, which everybody's gonna die, we hope you don't in this term, but if you do, your beneficiary gets paid.

Bryan Adams:

(laughs)

Shawn Meaike:

But it's just like kinda have some fun with people and be honest and be upfront so that's what mortgage protection is, and again, we did just about 50 million and paid, you know, mortgage business last year so it was a heck of a year.



Bryan Adams:

And this year was...and so do you—

Shawn Meaike:

And we did 15 million in final expense.

Bryan Adams:

So you do about 50/50 final expense insurance, which takes care of the final expenses.

Shawn Meaike:

Yeah.

Bryan Adams:

50% mortgage protections, return of premium—

Shawn Meaike:

Correct.

Bryan Adams:

...term insurance product. So that was... last year you did about 100 million of combined business in that—

Shawn Meaike:

Yes, life.

Bryan Adams:

...space and then about another 150 or 200 million in annuities. You guys...you—

Shawn Meaike:

Correct.

Bryan Adams:

...said you don't do a bunch of annuities, but you guys do quite a bit, and Shawn Razario and some of your team there is just phenomenal.

Shawn Meaike:

No he's a beast, yeah.

Bryan Adams:

Oh, it's...he's amazing.

Shawn Meaike:



Yeah.

Bryan Adams:

But, so...this year, so you were saying that December is your biggest month, but then um, March, when like half the world is either freaking out or shut down, you're saying that you guys are having a record month, even better than December, is that what you were saying? 50% better than December?

Shawn Meaike:

Much...well, 50% better. We're gonna actually, 250 million in life this year is our goal and I think Shawn and those guys are gonna—

Bryan Adams:

So you're gonna—

Shawn Meaike:

...knock out 200 million in annuity [inaudible] as well.

Bryan Adams:

Yeah, so you're gonna double it...we're on our way to double our life premium with Family First Life, even considering this...who knows what you guys could have done if some of these things wouldn't have happened, just with how fast you're growing, so...you're having record sales, I mean, the amount of sales like you guys are generating and the way you're helping people...

Shawn Meaike:

Mm-hmm (affirmative).

Bryan Adams:

...as well as we're seeing in our health insurance so Americans, not only are we essential, but Americans are recognizing the need for these products even more...one of the things, and I think you guys have illustrated this and you mentioned it but I wanna come back to it is, we're seeing record numbers of unemployment and—

Shawn Meaike:

Right.

Bryan Adams:

...man I tell you what, if anything makes me sick during this it's the heartache that some American families are gonna feel whenever they get past this, however, we have one of the...I think the best business in the world, where we're able to help...we help people right? I mean that's...it's all we do is we serve people and help them [inaudible] have access to these incredible products. No one has the array of products that we have here at Integrity, and the support and the expertise, there's nobody who knows about all of these different areas, so if you had a client that needed long-term care insurance right now, you may not have to be an expert in that, but you know Mike Lynch and Linnie Anderson and John Wayne and David Wayne—



Shawn Meaike:

Mm-hmm (affirmative).

Bryan Adams:

...and those guys where you could call and go, "Hey guys, how can you help me with this?" or if you needed somebody with Medicare advantage and we've got a bunch of guys who are really good and you could call Ryan Kimble or Brenn Aylers or a bunch of our other leaders, Bill Coray and others to immediately be able to help. So the recruiting opportunity that I see out of this, of people who, you know, need a job, need an opportunity, is just gonna be incredible. How's your recruiting going? Are you guys seeing good recruiting right now? What are you guys seeing?

Shawn Meaike:

You know, a year ago, Bryan...oh, 18 months ago, we would have recruited 100 people a month. When I say recruit, recruit is...let me make sure that we would contract 100 people a month, recruiting is like submitting—

Bryan Adams:

So they get set-up so that...

Shawn Meaike:

They get set-up [crosstalk]...

Bryan Adams:

So they get set-up, they get contracts so they're ready to go.

Shawn Meaike:

Yes sir.

Bryan Adams:

They're ready to go.

Shawn Meaike:

Yep.

Bryan Adams:

Yep.

Shawn Meaike:

Correct.

Bryan Adams:

100 people a—



Shawn Meaike:

So we do 100 a month.

Bryan Adams:

100 people a month. 100 people a month.

Shawn Meaike:

Year and a half ago, okay? Now we're...I mean, there are days, Bryan, days we're doing 300 or 400 a day. Days.

Bryan Adams:

Oh my gosh. Wow.

Shawn Meaike:

Like...it's because...but I mean [inaudible] think about this...I always say this to every place...every server right? I mean, that's sales, right? You go to this restaurant and the guy or girl comes out and meets you, they've gotta deal with all kinds of people, there's no way I could do that by the way. First time somebody gave me a penny tip, be the last day I ever worked there. The first time you tip me 6%, be the last time I worked there because I would take that money from you on the way out of the restaurant because that's rude and wrong.

Bryan Adams:

(laughs)

Shawn Meaike:

So they're better people than me and they're better at sales than I am, right? They know how to talk to all kinds of people and there's so many people that have good social skills that are already out there, they're kind of independent already because they're dependent on their tips, so they already understand, you know, go to work, it's a pay to play kinda deal. So we've just gotten real estate, servers, everybody in all these businesses that are really hard to...you know, so there's so many different places where people are coming from and I think, Bryan, at the end of the day, if you're not growing your business...in our business, I can understand if you're, you know... you own 12 restaurants and they're shut down, can't grow it, I mean, you can yell, scream, be optimistic, you can walk on hot coals, you can call [inaudible], it's not gonna grow, nobody's there, but our business? Dude, if you're not growing it's because you're not trying.

Bryan Adams:

Right.

Shawn Meaike:

It's not...listen I'm just being...like I said, every one of my guys I've seen, I have two guys I've said, if you guys aren't growing, it's because you don't want to grow it. "Yes we do," I'm like, "No you don't, it would grow because the rest of us are growing." You see, if there were a majority of people who weren't growing, it'd be one thing...Bryan, we think we can contract 1000 people a day. There are millions of



people with a life insurance license and now there are millions applying for unemployment every week and even if they didn't do it full time, why would everybody out there not want to have this as a back-up, at least part time? In case anything else happens because if this taught us anything...hey in 2008, Bryan, sales might have been tough; we did really well, but we had [inaudible]. Life insurance was hard, it was a lot of work; we were running 30, 40, 50 [inaudible] a week but our recruiting was through the roof in 2008, I mean through the roof because people were like...dude I thought my business was...you know, I never thought anything would happen, I worked for a blue-chip company and now I have no job and they're trading at less than a dollar a share, like I never thought that that would happen.

Bryan Adams:

Yeah.

Shawn Meaike:

So for us, we...this is the best time that any of us might see, which I'm...again, I agree with you...our numbers are through the roof, I think we're gonna go from...we had about 12,000 agents write businesses last month and Bryan I know it might sound crazy, but we want to be at 100,000 in a month, by the end of the year and that's...might sound crazy, but I'm just saying that's where we wanna get to. You know, whenever we started, people said, you'll never get to 100 million in paid life, ever. And I'm like, well we did it, you know and now, having what we have with you because you talk about Lennie or you talk about Mike [inaudible] you have all these... I have all these... I have all these studs around me that know more about this stuff than me, I can just send the people over to them, we can all make a bunch of money together.

Shawn Meaike:

I've got your support, I've got what y'all put together, you know, we were running crazy, we didn't have this infrastructure like Integrity has, so we were growing it before at X number, we should be growing all of us, which is why most everybody is right? But at the end of the day, it's, you know, we're the one's in charge man. I mean good, bad or indifferent, I mean, the partners it's...you know and I think for me, I'm always...I'm watching man, I watch you. In fairness, I'm watching. You know, I'm not judging, I'm a human being, but I'm discerning: Is he working? Is he leading? Then if you're doing all of the above, how can I not want to do it, man? So, I think that this is the best time any of us may ever have to go ahead and put agents in place. From social media leads, Bryan, last thing I'll say is...there's no cap on leads for us. There was a cap in 2008, there is no cap on leads. I mean the leads we're getting through social media have exploded.

Bryan Adams:

Yeah man, first of all... I...(laughs) I'm ready to pick up a kit and go myself. I'll tell you, what was interesting that—

Shawn Meaike:

I'll go too if you want, let's do it.

Bryan Adams:

Let...(laughs) you'd outsell me for sure but—



Shawn Meaike:

(laughs) No, I don't know about that, [inaudible].

Bryan Adams:

But that's fine, I don't care about the credit, I just want to be part of the team—

Shawn Meaike:

Me neither.

Bryan Adams:

...part of the winning team. Hey, you bring up an interesting point, this weekend I noticed...I met some neighbors, I met three different neighbors I'd never met in my life, which is... is pretty sad for me, I feel...

Shawn Meaike:

Mm-hmm (affirmative).

Bryan Adams:

I'm always going, doing different things and getting to spend like I sent out a video this weekend about this gift of extra time and so I've really tried to spend a lot of time with family and also just kinda getting out. One of the things I've found is that neighbors, right now, are tired of being locked in their house. They're tired of you know, not getting to see people and there's this kind of innate need of all of us to be in community, right? And so I was out here and I went over to the neighbor's house this weekend and I didn't come back for an hour and a half and my wife was like, "Where've you been? What have you been doing?" And I was like, "I went over to Mr. Hayes' house." And I never talked to him in my life, and this guy is like literally getting out of his freezer just like blackberries and all this kinda fresh stuff that he and his wife had frozen out of the garden and was like, "Hey, I wanna give you this." But what I've found is, man, people want to talk to people right now. And so what we're doing—

Shawn Meaike:

Yeah.

Bryan Adams:

And helping people is a big part. I know you're...we're all kinda in this kinda lockdown area, and I know you've been spending a lot of time with family as well, so in fact, as we were kinda starting this off, your daughter Savannah was even around. Is Savannah still there with you?

Shawn Meaike:

I think she might be in class, but...

Bryan Adams:

Did...did we—

Shawn Meaike:



She's going taking a class online.

Bryan Adams:

Did we lose Savannah? Well, one of the things for whenever I—

Shawn Meaike:

I think we lost her, yeah, she's online taking a class.

Bryan Adams:

I love this...I love this about whenever we were kinda getting started and setting up here this morning and Savannah chimed in and I said, "How are you holding up?" and she said, "Doing great," and I said "What do you think about being around the family this much?" she was like, "It's really special because my parents are always working so hard and I'm getting extra time." She's an 18-year-old, like she's like... most 18-year-olds don't want to be around mom and dad and your daughter is sitting there going, "I love this extra time I'm getting with my parents." So man, I love that, congratulations for one, for just being such a great person, but also a great dad, man. I love that for sure.

Shawn Meaike:

She's a great kid. I appreciate that.

Bryan Adams:

The last thing I wanted to say on this is, man, in times like these, leaders lead.

Bryan Adams:

One of the best parts about being part of this platform, I think, is that we're all partners, we're all working together and so it's not binary anymore, it's not I win and you lose, it's not this...it's...it's truly a win-win proposition. And it's moving at real-time and so, thank you very much for sharing, thank you so much for leading, Shawn, man, you're an inspiration to all of us, man.

Shawn Meaike:

Thank you Bryan for putting me in business with all these people, it's been the most amazing thing I've ever been a part of and thank you for your leadership, dude. I will follow you anywhere, bud.

Bryan Adams:

Hey man, I'll follow you as well, I love you and really appreciate you blessing all of us today.