

NAIFA Finds Deep Health Commission Cuts

The National Association of Insurance and Financial Advisors (NAIFA) Says, that about 75% of health insurance producers who participated in their survey, said their health insurance commissions have fallen.

AGENTS SAY COMMISSION CUTS HAVE BEEN SUBSTANTIAL

- 53% state their commissions have been lowered by 25% or more.
- 17% state the carriers have cut commissions by 50% or more

IF COMMISSIONS REMAIN DEPRESSED AGENTS SAY:

- 29% plan to stop selling individual health insurance.
- 18% plan to stop selling health insurance all together.
- 44% plan to try and charge fees for services if possible.

Agents will have a hard time adding service fees, because many states prohibit agents who receive commissions from charging fees.

Congress needs to this part of the health care law so consumers will continue to benefit from the valuable services agents provide. **But...**

When is this going to take place?.... Who knows!

Healthcare Reform is here, signed into law 3/23/2010

OUR MARKET HAS AND WILL CONTINUE TO CHANGE!

BAD ECONOMIC TIMES ARE HERE!

HEALTHCARE REFORM IS HERE!

Our objective must be to sell more of what **MOST PEOPLE WANT, NEED & ARE BUYING**

NAAIP's Objective is to show you how, with new competitive products, you could certainly

INCREASE YOUR INCOME DRAMATICALLY



WHY ASSURANT HEALTH?

- ✓ Founded in 1892-A- (Excellent) by A. M. Best
- ✓ **Unique products** - Where Affordability is Required!
- ✓ **Unique products** - Where MM is a requirement!
- ✓ **Unique products** - Critical Illness, Accident and Dental.
- ✓ **Unique products** - Real Choices for small groups!
- ✓ Quote and submit with only 17 medical questions.
- ✓ Express Underwriting with Instant Approval
- ✓ The HSA Leader in the Country
- ✓ Maximize sales to earn High commission.
- ✓ Assurant Health, A single provider that will meet most of your client's needs... And Much, Much More...





ASSURANT
Health®

Assurant. On your terms.®

Having Access Pays!

Having Access Pays

Millions Want & Need: 1st Dollar Coverage, with **NO** deductibles & **NO** co-insurance



**There are Millions of Prospects!
How/Where could I find them?**



Why pay for Leads?

Use Your Natural Market

USE THE RIGHT TOOLS!



Do you think you are paying too much for your Health Insurance?...

If so, could you allow me 20 minutes of your time so I can present you with some ideas that could lower your monthly premiums substantially, and at the same time increase your overall benefits.

CHANGE IS REQUIRED IN ORDER TO ADDRESS CURRENT MARKET CONDITIONS

"CAN" Afford it Market

(M-35 F-30 1 Child Age 3 Miami)

- ✓ HMO / PPO Products
- ✓ Most available plans
- ✓ \$2,500 Deductible
- ✓ Premium \$590.84
- ✓ 2011 Commission \$827.18
- ✓ 2010 Commission \$1,418.02

"CAN'T" Afford it Market

(M-35 F-30 1 Child Age 3 Miami)

- ✓ HMO / PPO Products
- ✓ Most available plans
- ✓ \$10,000 Deductible
- ✓ Premium \$398.40
- ✓ 2011 Commission \$557.76
- ✓ 2010 Commission \$956.16

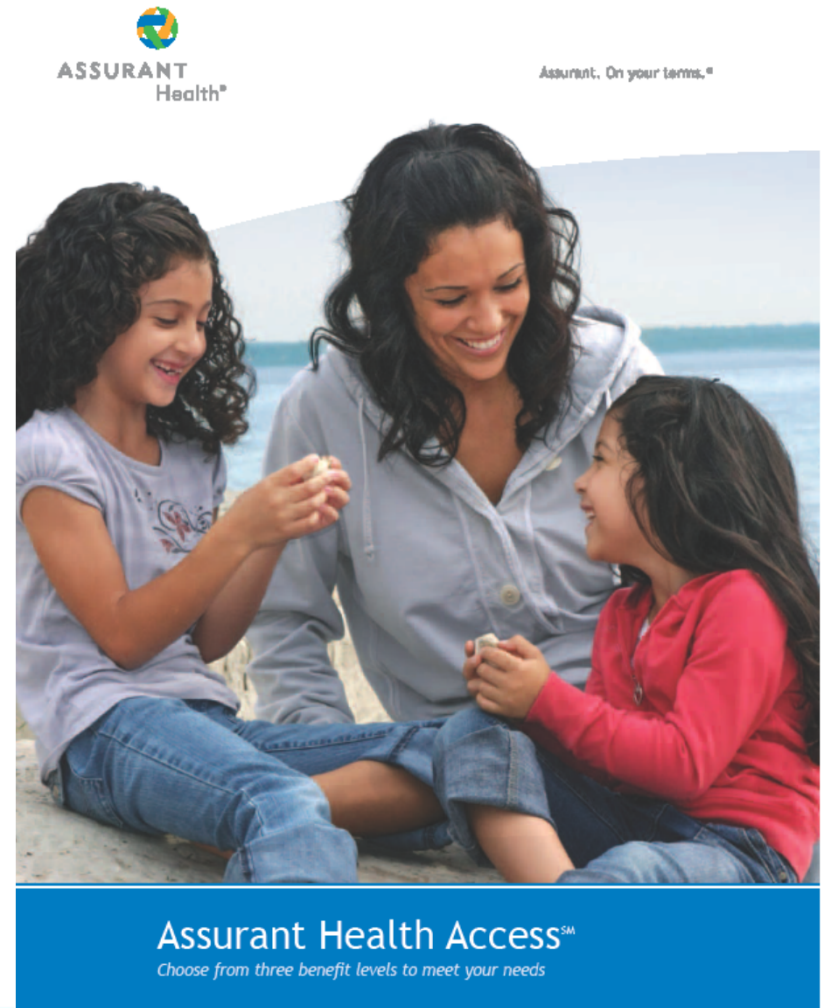
BECAUSE OF HEALTHCARE REFORM AND CURRENT ECONOMIC CONDITIONS "WE" HAVE SUFFERED A DRAMATIC IMPACT

Success for the future

Introducing the new..

Health AccessSM

- ✓ Affordability
- ✓ Usefulness
- ✓ Value
- ✓ Accessibility
- ✓ Flexibility



The Stop Sign for: "I Can't Afford it"



Delivering what consumers value

Access and affordability

- ✓ Dramatic Premium Savings when compared to any HMO or PPO products.
- ✓ Cash to help clients pay for medical expenses
- ✓ Access for entire family
- ✓ Simple and easy to understand plan
- ✓ Dedicated customer service
- ✓ Many discount opportunities



You Have “NO” Competition!



Look around... Health Access will give “YOU” the opportunity to help those in need right now!

Assurant Health AccessSM

Choose from three benefit levels to meet your needs



ASSURANT
Health®

Market Opportunity

Why Health Access is the right solution

YOU NEED TO WORK SMARTER NOT HARDER

Assurant Health Access

A very successful trend!

- **Simplified rating**
 - Not gender rated
 - Not area rated
 - Not rated for risk class
 - No smoker status
 - Has very broad age bands
 - Based on age of primary applicant
- **Examples of the Value Plan Monthly Rates**
 - 28-year-old woman w/ one child - \$121.00
 - 40-year-old husband and wife - \$148.00
 - 30-year-old single man - \$67.00



You Have “NO” Competition!

Which plan is best for Anita, age 28, a single mom with 2 children?

time for change!

- ✓ Annual income \$50,000
- ✓ Balances 2 part time jobs, as a waitress and an office asst.
- ✓ Looking for access to everyday care to keep her and her kids healthy so she can keep working
- ✓ Wants some help paying for inpatient, or outpatient care and ER if something happens
- ✓ An affordable plan -her cash flow varies month to month

VALUE PLAN:

- ✓ 2 office visits per CY for each one of them
- ✓ Discounts on Rx
- ✓ Inpatient, Outpatient and ER benefits in case they need it
- ✓ Coverage up to 1 million lifetime

Only \$197.00 per month!

Which plan is best for Tanya, age 34, single?

- ✓ Annual income \$45,000
- ✓ Rents an apartment
- ✓ Likes to shop at Wal-Mart to get a "good deal"
- ✓ Employed as a sales asst.
- ✓ A plan she can use right away- not one with a deductible she can't afford
- ✓ Additional coverage for inpatient hospitalization—just in case
- ✓ Dental coverage

FUNDAMENTALS PLAN:

- ✓ Cash benefits that pay right away, up to 2 million lifetime
- ✓ Discounts on prescriptions and doctor's visits when she uses an in-network doctor
- ✓ Good inpatient benefits at \$2,000/day for sickness and \$4,000/day for injury with a \$500M Calendar Year max
- ✓ **\$119.00 per month**
- ✓ Dental - Basic
- ✓ **\$ 9.00 per month**

time for change!

Only \$128.00 per month!

Which plan is best for Joe, age 50 & divorced?

** time for
change!*

- ✓ Annual income \$70,000
- ✓ Few minor health conditions
- ✓ A contract truck driver
- ✓ Good coverage for things he can't anticipate, just in case
- ✓ For added peace-of-mind, would add Accident
- ✓ Was used to having dental on prior employer's plan

ENHANCED PLAN:

- ✓ Discounts on Rx + \$10 for generic, \$35 for brand, up to \$750 per Calendar Yr.
- ✓ Surgery at 150% of the 2010 Medicare physician surgical schedule
\$249.00 per month
- ✓ Integrated Accident - Level 2
\$23.00 per month
- ✓ Integrated Dental - Basic
\$9.00 per month

Only \$281.00 per month!

Having Access Pays

Why customers find value



| YOU NEED TO WORK SMARTER NOT HARDER

Why having access pays!

- **Access to affordable, quality health care**
 - Lower premiums and access to network discounts
 - Cash benefits can be used to pay health care expenses
- **Simply, More for their hard earned dollars**
 - ✓ **Patient Care** - Save money up front by asking Patient Care for cost information on doctors and facilities.
 - ✓ **Health Payment Advocates** - Save money afterward by asking HPA to negotiate a reduction in the amounts you may owe after care.
 - ✓ **Retail Health Clinics** - Walgreens for \$65, including labs.
 - ✓ **Network discounts** - Clients can choose to have provider paid directly.
 - ✓ **Resources** - to help get lowest rates when they don't receive benefits.
 - ✓ **Discount card** - savings on vision care, chiropractic care, alternative medicine, nutritional supplements and durable medical equipment.





k5619150 www.fotosearch.com

Having Access Pays
How it works
Benefits like you
Have not seen before

Health Access

Summary of Plan Fixed Benefits

	VALUE	FUNDAMENTALS	ENHANCED
Office Visits	<ul style="list-style-type: none"> \$50 per office visit Maximum 2 visits CY 	<ul style="list-style-type: none"> \$50 per office visit Maximum 4 visits per CY 	<ul style="list-style-type: none"> \$75 per office visit Maximum 4 visits per CY
Prescription Drugs	Rx Discount Only	<ul style="list-style-type: none"> Rx Discount, plus \$10 for generic \$25 for brand name Up to \$750 per CY 	<ul style="list-style-type: none"> Rx Discount, plus \$10 for generic \$35 for brand Up to \$750 per CY
Allergy/Immu Shots	<ul style="list-style-type: none"> \$10 per immunization and \$10 per allergy shot - \$100. per Calendar Year Combined 		
Inpatient Hospital	<ul style="list-style-type: none"> \$1,000/day sickness \$2,000/day injury \$200,000 Max per CY 	<ul style="list-style-type: none"> \$2,000/day for sickness \$4,000/day for injury \$500k Maximum per CY 	<ul style="list-style-type: none"> \$3,000/day for sickness \$6,000/day for injury \$1 Million Max per CY
Surgery Benefits	<ul style="list-style-type: none"> Inpatient/Outp surgery. Benefit amounts paid are at least 100% of 2010 Medicare Physician Fee Schedule rates 		<ul style="list-style-type: none"> Plan pays 150% of the 2010 Medicare Dr.'s Fee Rates
Anesthesia	<ul style="list-style-type: none"> \$200 Max per event 1 Event per CY 	<ul style="list-style-type: none"> \$200 per event 2 Events per CY 	<ul style="list-style-type: none"> \$200 per event 3 Events per CY
Ground/Air Amb.	<ul style="list-style-type: none"> \$100 Ground, \$1,000 Air 2 trips/year 		<ul style="list-style-type: none"> \$100 Ground, \$1500 Air Max 2 trips/year
ER or Urgent Care	<ul style="list-style-type: none"> 1 Urgent Care visit <u>or</u> ER visit at \$150/visit 	<ul style="list-style-type: none"> 1 Urgent Care <u>or</u> ER at \$250/visit 	<ul style="list-style-type: none"> 1 ER at \$400/visit <u>and</u> 1 UC at \$100/visit
O P Medical Events	<ul style="list-style-type: none"> Lab services : \$100 surgical pathology test \$15 per lab services. Rad services: \$130 mammogram, \$300 CT scan, \$450 MRI, \$50 Other radiology test Physical Medicine: \$25 per occupational, physical, and speech therapy visit \$25 per other outpatient event not listed CY Maximum: \$1,000 for Value & Fundamental \$3,000 for the Enhanced 		
Lifetime Maximum	\$1 Million	\$2 Million	\$3 Million

Health Access

Summary of Fixed Benefits

VALUE

FUNDAMENTALS

ENHANCED

Multiplan Network Disc.	• Included
Patient Care Advocacy	• Unlimited access to advocates is already included
Health Paymt. Advocates	• Unlimited help with billing from advocates included
Retail Clinics	• Paid as office visits with discounted rates at select locations

**“IT IS THE PLAN THAT MOST PEOPLE
NEED, WANT AND ARE BUYING,
SPECIALLY IN BAD ECONOMIC TIMES”**

“WE DARE YOU TO COMPARE”

Sickness benefits in order to get you healthy again

Take Care Clinics for Strep Throat

Medical Costs:

\$65 Negotiated rate including lab
\$5 Generic Amoxicillin
\$70 Total related charges



	Value	Fundamentals	Enhanced
Total related charges	\$70	\$70	\$70
Fixed benefit office visit	\$50	\$50	\$75
Fixed benefit generic Rx		\$10	\$10
Total fixed benefit paid	\$50	\$60	\$85
Customer Pays (Receives Balance)	\$20	\$10	(\$15)

Customer must assign benefits to provider to get network discount. Discount amounts based on Assurant Health claims data. Results may vary.

Injury Benefits to keep you moving



Broken Arm (radius)

Medical Costs:

\$ 1,440 E/R Physician Charge
\$ 300 Cast Application
\$ 465 Follow up visits (4)
\$ 475 X-rays (5)
\$ 2,684 Total Expenses
-\$ 894 Network discount
\$1,790 Due After discount

	Value	Fundamentals	Enhanced
Total charges	\$1,790	\$1,790	\$1,790
Plan Benefits Paid			
ER /Physician Fee	\$150	\$250	\$400
Cast Application	\$85	\$85	\$127
Follow-up visits (4)	\$100	\$200	\$300
X-rays (5)	\$250	\$250	\$250
Fixed benefit Paid	\$585	\$785	\$1077
Remaining Balance	\$1205	\$1005	\$713
HPA @ 20%	\$241	\$201	\$143
Customer Pays	\$964	\$804	\$570

Customer must assign benefits to provider to get network discount

www.multiplan.com/assurant



ASSURANT
Health®

Having Access Pays Pricing

YOU NEED TO WORK SMARTER NOT HARDER

Assurant Health Access

Affordably priced within reach

EXTREMELY

VALUE

AGE	0 - 17	18 - 30	31 - 40	41 - 50	51 - 63
Primary	\$ 54.00	\$67.00	\$74.00	\$ 94.00	\$144.00
Primary / Spouse	\$108.00	\$134.00	\$148.00	\$188.00	\$288.00
Primary / 1 Child	\$108.00	\$121.00	\$128.00	\$148.00	\$198.00
Primary / 2 + Child	\$184.00	\$197.00	\$204.00	\$224.00	\$274.00
Primary / Spouse/ 1 Child	\$162.00	\$188.00	\$202.00	\$242.00	\$342.00
Primary / Spouse/ 2+ Child	\$246.00	\$272.00	\$286.00	\$326.00	\$426.00

AFFORDABLE

FUNDAMENTALS

AGE	0 - 17	18 - 30	31 - 40	41 - 50	51 - 63
Primary	\$ 89.00	\$109.00	\$119.00	\$159.00	\$249.00
Primary / Spouse	\$178.00	\$218.00	\$238.00	\$318.00	\$498.00
Primary / 1 Child	\$178.00	\$198.00	\$208.00	\$248.00	\$338.00
Primary / 2 + Child	\$303.00	\$323.00	\$333.00	\$373.00	\$463.00
Primary / Spouse/ 1 Child	\$267.00	\$307.00	\$327.00	\$407.00	\$587.00
Primary / Spouse/ 2 + Child	\$405.00	\$445.00	\$465.00	\$545.00	\$725.00

PREMIUMS

ENHANCED

AGE	0 - 17	18 - 30	31 - 40	41 - 50	51 - 63
Primary	\$139.00	\$169.00	\$189.00	\$249.00	\$386.00
Primary / Spouse	\$278.00	\$338.00	\$378.00	\$498.00	\$772.00
Primary / 1 Child	\$278.00	\$308.00	\$328.00	\$388.00	\$525.00
Primary / 2 + Child	\$473.00	\$503.00	\$523.00	\$583.00	\$720.00
Primary / Spouse/ 1 Child	\$417.00	\$477.00	\$517.00	\$637.00	\$911.00
Primary / Spouse/ 2 + Child	\$632.00	\$692.00	\$732.00	\$852.00	\$1,126.00

You Have “NO” Competition!



\$ CUSTOMER'S CHALLENGES: \$



Mr./Mrs. Garcia



ABC Graphics Inc.



Parker's Family





Mr./Mrs. Garcia
“A Nice Couple”



They simply cannot afford an HMO or a PPO
Is Health Access “The Best & Only Solution”?

Prospective Client	H M O Premium	P P O Premium	Health Access Fundamentals
Mr. Garcia (Age 62)	\$ 520.14	\$ 430.62	\$318.00
Mrs. Garcia (Age 50)	\$ 306.05	\$ 335.56	n/a
Monthly Premium>>	\$ 826.00	\$ 766.00	\$318.00



Can you help the Parker's family?



APPLICANT	HMO	PPO	Health Access Fundamentals
Mr. Parker (Age 39)	\$195.12	\$190.01	
Mrs. Parker (Age 36)	\$246.71	\$202.52	
Parker Jr. (Age 3)	\$135.22	\$115.55	
Mo. Premium	\$577.05	\$562.53	\$327.00

He just lost his job and simply cannot afford an HMO or PPO.... The Question: Is Health Access “The Best and Only Solution”?.... YES!



ABC Graphics Inc. A Great Small Business but....



APPLICANT	HMO	PPO	HEALTH ACCESS Fundamentals
Male Age 47			\$ 159.00
Male Age 38			\$ 119.00
Male Age 41			\$ 159.00
Male Age 35			\$ 119.00
Male Age 30			\$ 109.00
Monthly Premium	\$ 1,255.00	\$ 1,263.00	\$ 665.00

When an Employer cannot afford an HMO or PPO Group Plan.. Is Health Access “The Best & Only solution”?... Not much to think about!



ASSURANT
Health®

The details Selling process

YOU NEED TO WORK SMARTER... NOT HARDER

The Easiest Selling Process

www.assuranthealthsales.com

- In person
- Not seen
- Online
- By phone
- Paper app

Extremely
\$ Fast \$
Approval
TRY IT!

The screenshot shows the 'Assurant Health Sales: Agent Menu' page. At the top, there's a navigation bar with 'Sales Home', 'Email Us', and 'Agent Preferences'. The user is identified as 'JOE ANNE SHIELDS, Time Insurance, #000L601A093001' with a 'Log Out' button. Below this is a secondary navigation bar with options like 'Create a Quote', 'Check Underwriting Status', 'View MyBook', 'Find a Form', 'Government Relations', and 'Agent Library'. The main content area features several sections: 'LEGS PROGRAM' with links for 'Lead Management' and 'Training'; 'HELP ME SELL' with links for 'Create custom forms', 'Download desktop software', and 'Sell Online'; 'POLICY REPLACEMENT' with a link to 'Review your Individual Medical policies'; a 'MyBook' section for managing the business; and a 'FIND A FORM' section with a dropdown menu for state selection. The 'FIND A FORM' section includes a note that state is a required field.

Opportunities for Added Coverage

Accident Plan - Pays Cash right to you



- ✓ Easy to obtain - An add on to any other Assurant Plan
- ✓ Easy to choose-Coverage options to meet needs & budget
 - 1- Choose 24-Hr Coverage or Off-the-Job Coverage
 - 2- Choose Level 1 Benefits or Level 2 Benefits
- ✓ Easy to Understand - No deductibles or coinsurance copays or preauthorization
- ✓ Benefits for Examination, Hospitalization, Specific Conditions, Recovery Benefits, Transportation & Death
- ✓ Easy to Use - You can use the cash anyway you need
- ✓ Easy to keep - The cost remains stable
- ✓ Example: Family of 5 for as low as \$25.19 monthly

1st Year Commissions Up to 75% Renewals Up to 9%



Opportunities for Added Coverage

Critical Illness Plan - Pays Cash right to you



- ✓ A term life insurance to cover two types of events
 - 1- Upon a qualifying illness, pays a critical illness benefit
 - 2- Upon death, the family receives a term life benefit
- ✓ Covers 15 critical illnesses paid in the event of:
 - Cancer
 - Heart Attack
 - Stroke
 - Kidney failure
 - Coma
 - Blindness
 - Deafness
 - Major Organ Transplant
 - Paralysis
 - Loss of limb
 - Major Burns
- ✓ Partial (25%) critical illness paid in the event of:
 - Coronary artery bypass graft
 - Non-invasive cancer
 - Heart valve surgery
 - Adv. Alzheimer's decease
- ✓ After partial (25%) benefit, (75%) benefit remains

1st Year Commissions Up to 85% Renewals Up to 12%



Having Access Pays

 ASSURANT Health®

Opportunities for Added Coverage

Critical Illness Plan - Pays Cash right to you



COVERAGE OPTIONS	
Critical Illness Benefit	\$5,000-\$100,000 Payable to age 65
Term Life Benefit	50%, 100%, or 200% payable to age 80
Policy Term	10 years or 20 years
Issue Ages	18 - 59 at purchase for you or your spouse

Optional Waiver of Premium

Optional Accidental Death

**Critical Illness and Term Life coverage in one plan
With a wide choice of benefit levels and costs.**

Opportunities for Added Coverage

Assurant Dental Plan



Commissions
1st Year
Up to 75%
Renewals
Up to 9%

Assurant Supplemental Coverage

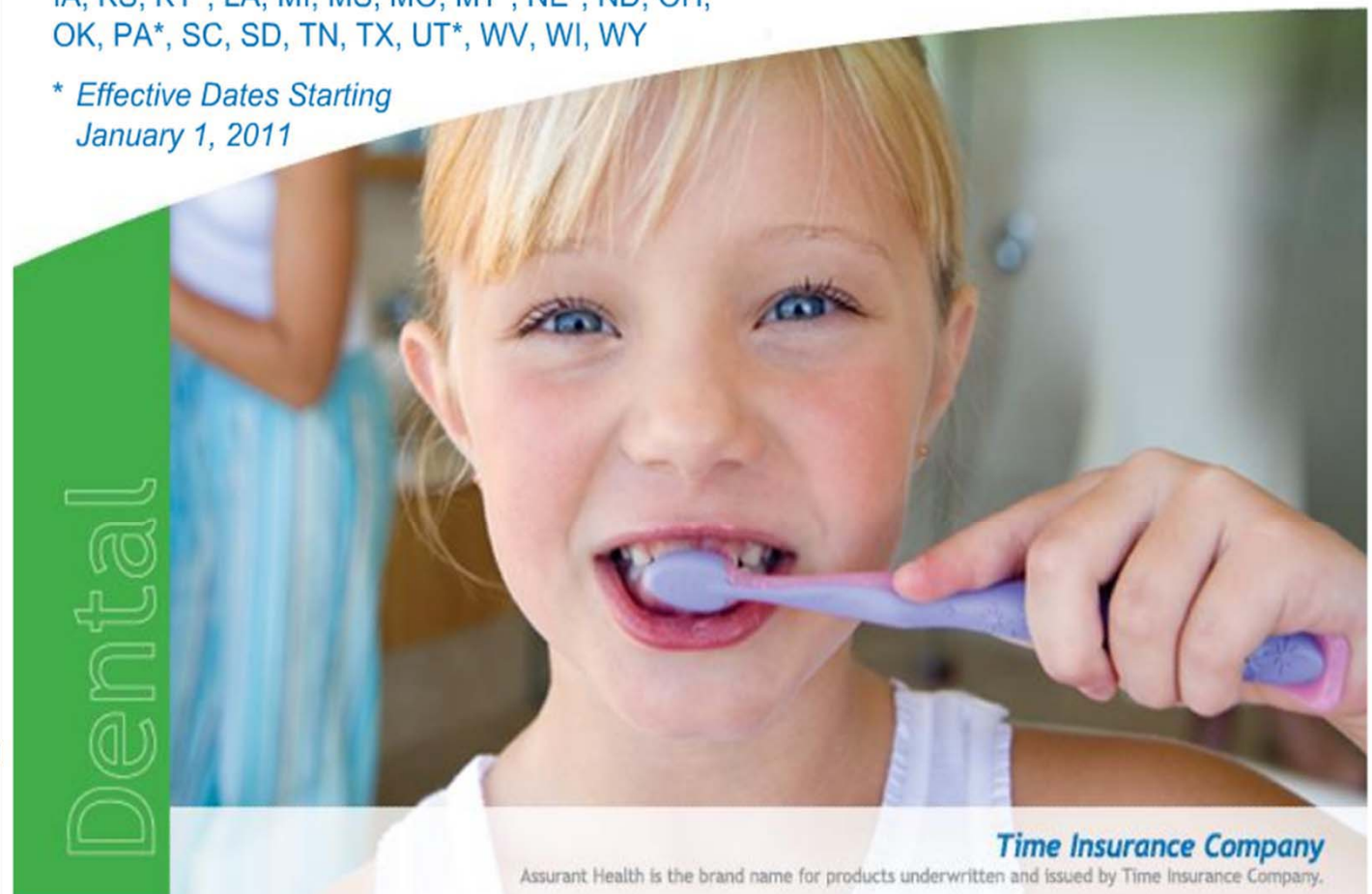
Dental available in:

AL, AK*, AZ*, AR, CO*, DC, DE, FL*, GA, ID, IL*,
IA, KS, KY*, LA, MI, MS, MO, MT*, NE*, ND, OH,
OK, PA*, SC, SD, TN, TX, UT*, WV, WI, WY

* *Effective Dates Starting*
January 1, 2011



ASSURANT
Health



Having

START SELLING AND EARNING MORE TODAY!

Maximize your earnings and deliver added value to your clients when you sell Individual Medical, PPO, HMO or Health Access plans together with Assurant Supplement Coverage!

- ✓ **EASY INTEGRATED SELLING!**

Selling supplemental products with a PPO, HMO or Health Access plan is now easier than ever with a simple online process and just one application. Plus, it means added compensation for you. We're introducing this easy sales solution for you and your clients

- ✓ **BIG COMMISSIONS FOR INTEGRATED SALES**

You will earn **Very Generous Commissions** when you sell Individual Medical plans (Major Medical and Health Access*) integrated with Assurant's Supplemental Coverage. Assurant Health is committed to giving you a way forward for success through 2011 and beyond.



WE NEED TO WORK SMARTER NOT HARDER



•M-40, F-38 2 Children M-7, F-14 Miami-Dade County (HMO or PPO used as the Base Plan/ \$5,000, \$7,500 & \$10,000 deductible)

\$5,000 HMO/PPO	
Mo. Premium	\$ 769.37
Commission	\$1,107.84
(Commission @ 12%)	

\$7,500 HMO/PPO	
Mo. Premium	\$ 669.98
Commission	\$ 964.80
(Commission @ 12%)	

\$10,000 HMO/PPO	
Mo. Premium	\$ 518.95
Commission	\$ 747.29
(Commission @ 12%)	

<u>CI w/ LIFE</u> (\$35,000)	
Mo. Premium	\$ 98.51
Commission	\$ 744.73

<u>CI w/ LIFE</u> (\$35,000)	
Mo. Premium	\$ 98.51
Commission	\$ 744.73

<u>CI w/ LIFE</u> (\$35,000)	
Mo. Premium	\$ 98.51
Commission	\$ 744.73

<u>COMBINED PLAN</u>	
Premium	\$ 867.88
Commissions	\$1,817.11
Bonus	\$ 400.00
TOTAL	\$ 2,217.11

<u>COMBINED PLAN</u>	
Premium	\$ 768.49
Commissions	\$1,674.07
Bonus	\$ 400.00
TOTAL	\$ 2,074.07

<u>COMBINED PLAN</u>	
Premium	\$ 617.46
Commissions	\$ 1,456.56
Bonus	\$ 400.00
TOTAL	\$ 1,856.56

22%

23%

26%

Assurant Health Access



Clients who cannot afford regular HMO or PPO Health Access is the Best and Only Choice!

M-40, F-38 1 Child M-7 Zip 33178 Miami-Dade. FL.

PPO or HMO Premium \$685.00 (Average)

Fundamentals Plan

Mo. Premium \$327.00

Comm. @ 20% \$784.80

CI/LIFE/ACC \$25,000

Mo. Premium \$ 79.10

Commissions \$ 626.23

COMBINED PLANS

Premium \$ 406.10

Total Comm \$ 1,411.03

35%

Assurant Health Access™
Choose from three benefit levels to meet your needs



- ✓ **Affordability**
- ✓ **Usefulness**
- ✓ **Value**
- ✓ **Accessibility**
- ✓ **Flexibility**



The Stop Sign for: "I Can't Afford it"



Bundle Up - Food for Thought!

Family - M35, F30, 1 Child Zip Code 33178

Average PPO / HMO Premiums

\$5,000 Deductible Monthly \$578.74

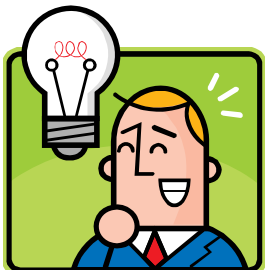
1st Year Commission \$833.38

IF THEY COULD NOT AFFORD EITHER PLAN

Health Access Fundamentals Premium	\$307.00
Critical Illness/Accident	<u>\$ 84.76</u>
Total Premiums	<u>\$391.76</u>



1 st Yr. Commission Health Access	\$736.80
1 st Yr. Commission Accident/CI	<u>\$801.25</u>
TOTAL 1 ST Yr Commission	\$1,538.05



YOU NEED TO WORK SMARTER NOT HARDER

\$ NEW PRODUCTS TO BUNDLE UP \$

- ✓ **HEALTH ACCESS:** For those Clients who simply can not afford the premiums of a PPO or HMO
- ✓ **HEALTH OPTIONS:** For those Clients who simply do not qualify due to any pre-existing conditions.
- ✓ **ACCIDENT, CRITICAL ILLNESS and DENTAL:** Supplement Products, for richer and greater benefits for your Clients with the best compensation for you...
- ✓ **RAPID DECISION LIFE:** Write the App. Today, Approved by Tomorrow, Get Paid next week with **NO** Exams, up to \$500,000. face amount.
- ✓ **EASY LIFE ONE:** The Best plan to cover Final Expenses. Simple, Easy, Fast... A needed product.



Example... Agent X Ft Lauderdale, Florida
Actual Results 4/1/2011 to 4/27/2011

21 Health Access
17 Accident Plans
41 Critical Illness

Wow!

Total Premium	\$55,114.44
Total Commissions	\$22,087.87

Average 1st Year %	40.07%
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PROYECTED NEXT 12 MO INCOME \$265,000

Commission Structure

**Assurant
Health
Product
Portfolio
Commission
Schedule
Summary**

PLAN	1 ST Year	Renewal
Health Access	20%	6%
Critical Illness	65%	8%
Accident	45%	6%
Dental	45%	6%
Major Medical	12%	2%
Suite Solutions	35%	13%

(Production based commissions - Higher levels with higher production)

Food for Thought:

You now have some knowledge on a group of very Competitive Products, which you should seriously consider marketing to your prospective clients.

Before you market them you need to learn all about them and NAAIP Companies will be glad to help you, simply let us know when you need us.

We sincerely thank you for your time, the listed products will make your sales and income increase Many agents are already using the bundle up concept to enhance their sales results and find it to be a simple and easy process.