

# THE BULLET

A Quarterly Newsletter for the Agents of



## Q1 2016

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### ANNOUNCING

**Maui**  
Hawaii  
2016



Hyatt Regency Maui Resort and Spa  
NEW Trip Dates: September 11th–16th, 2016

### WIN A TRIP FOR TWO TO HAWAII'S MAGIC ISLE!

Western Marketing's 2016 Top Producer Incentive Trip has been moved to the beautiful Hawaiian Islands!

Due to unfortunate and unforeseen circumstances at Baha Mar, we have had to reschedule and change destinations for our 2016 incentive trip. Our qualifiers will now spend 6 days and 5 nights at the absolutely stunning Hyatt Regency Maui Resort and Spa — a recipient of AAA's Four Diamond Rating for 20 consecutive years. Located on Maui's famous Ka'anapali beach, Hyatt Regency Maui is the ultimate Hawaiian resort destination, featuring countless air, land and sea activities, as well as being located just minutes away from historic downtown Lahaina. We hope you will join us on our Hawaiian adventure in 2016—MAHALO!

**QUALIFICATION PERIOD EXTENDED!** You now have an additional **6 MONTHS** to qualify!

#### QUALIFICATION SCHEDULE:

|                           |              |
|---------------------------|--------------|
| Medicare Supplement       | 180 Apps     |
| Final Expense             | \$75,000     |
| Fixed / Indexed Annuities | \$1,500,000* |
| MYGA Annuities            | \$3,000,000* |
| Life                      | \$75,000^    |
| Ancillary Products        | \$90,000     |
| Health / Major Medical    | \$120,000 °  |
| Long / Short-Term Care    | \$100,000    |
| SPWL                      | \$600,000*   |

#### NEW QUALIFICATION PERIOD:

**July 1st, 2014—June 30th, 2016**



Qualifications based on Writing Agent Only. These qualifications represent Street Level production requirements. Managers—Please call for your production requirements.

\* = Older Ages—Call for details    ° = Please call for Select Carriers    ^ = Based on Target Premium

**MED SUPP ■ MED ADVANTAGE ■ MAJOR MEDICAL ■ LIMITED BENEFIT HEALTH PLANS ■ IUL ■ CRITICAL ILLNESS  
TERM LIFE ■ SHORT-TERM CARE ■ FINAL EXPENSE ■ CANCER PLANS ■ DENTAL, VISION & HEARING ■ ANNUITIES ■ SPWL**

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# LIFE & ANNUITIES

Pages 2-9

800-852-7152

American Equity

## THE ONLY CHOICE IN LIFETIME INCOME RIDERS

(ICC14 R-LIBR)+

Available on most

American Equity Indexed Annuities

Including the

### BONUS GOLD

(INDEX-1-07)+

10% True Premium Bonus

Full Contract Value Upon Death

### UNBEATABLE COMBINATION

10% Premium Bonus and

4.0%, 6.5%, OR 7.0%

Guaranteed For Income Account Value\*

16 Year Surrender Charge Period+

Western Marketing Associates

800-852-7152

andy@wmacorp.com



\*By choosing the 7% Income Account Value (IAV) Rate you will be charged a 0.90% annual fee from the contract value. The 6.5% IAV Rate has an annual fee of 0.75% of the contract value. 4% IAV Rate is available for all issue ages for no fee. 6.5% or 7% IAV Rate available for issue ages 50+. IAV only used to calculate lifetime income payments. Not part of the contract value or available in a lump sum. Interest grows until the earlier of payments beginning or the end of the IAV Period. If payments are not elected by the end of the IAV Period, growth of IAV stops unless your client elects to reset the IAV Period. See brochure and disclosure for details.

+Form number and availability may vary by state.



6000 Westown Pkwy West Des Moines, IA 50266

# Why Choose the LibertyMark<sup>SM</sup> Minimum Guarantee?

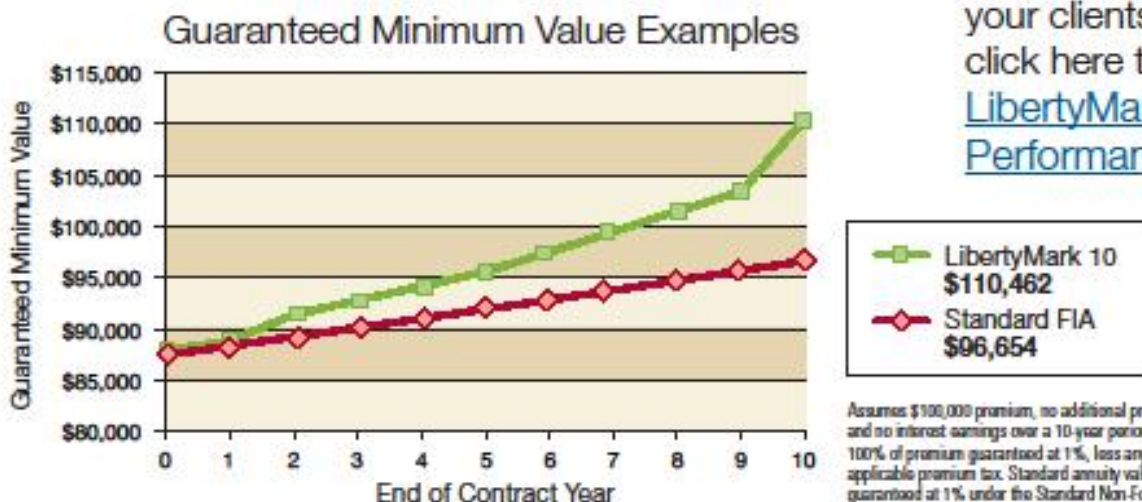
Clients appreciate the protection of a minimum guarantee, especially in the unlikely event of a sustained low market. However, standard fixed indexed annuities offer guaranteed earnings on only 87.50% of premium. Wouldn't your clients prefer 100%\* of their premium be guaranteed? LibertyMark Series FIAs from Americo Financial Life and Annuity Insurance Company offer that!

## How does the minimum guarantee work on LibertyMark FIAs?

In the worst-case scenario, upon full surrender, death, or annuitization, clients receive between 1% and 3% compounded interest (currently 1%) on 100% of premium, less any withdrawals, surrender charges, and applicable premium tax. The Liberty Optimizer Fee *does not* invade the minimum guarantee.

## Why is 100% guaranteed better than 87.50%?

With LibertyMark, interest is guaranteed on the full premium, and assuming no prior withdrawals, surrender charges only are deducted at the time of surrender, death,\*\* or annuitization. With standard FIAs, surrender charges effectively are deducted at the beginning of the contract, and interest is earned on only 87.50% of premium. The result in a worst-case scenario: a 10.46% return after 10 years for LibertyMark and less than the starting premium for the standard annuity. In fact, **it would take a standard annuity 23 years to match LibertyMark's 10-year Guaranteed Minimum Value!**



Assumes \$100,000 premium, no additional premium payments, no withdrawals, and no interest earnings over a 10-year period. LibertyMark 10 values are based on 100% of premium guaranteed at 1%, less any withdrawals, surrender charges, and applicable premium tax. Standard annuity values are based on 87.50% of premium guaranteed at 1% under the Standard Non-Forfeiture Minimum Guarantee.

LibertyMark 7, 10, 10 LT, SE 7, SE 10, SE 10 LT (Policy Series 411/4182), LibertyMark 7 Plus, SE 7 Plus (Policy Series 411/4182/4191), and LibertyMark 10 Plus, 10 LT Plus, SE 10 Plus, SE 10 LT Plus (Policy Series 411/4179/4182/4184) are single premium deferred fixed indexed annuities underwritten by Americo Financial Life and Annuity Insurance Company (Americo), Kansas City, MO, and may vary in accordance with state laws. Products distributed by Legacy Marketing Group<sup>®</sup>. Some products and benefits may not be available in all states. Certain restrictions and variations apply. Consult policy and riders for all limitations and exclusions. Legacy Marketing Group is an independent, authorized agency of Americo.

Guarantees are based on the claims-paying ability of the issuing insurance company.

\* Less any withdrawals, surrender charges, and applicable premium tax.

\*\* The LibertyMark death benefit is the greater of the Full Accumulation Value, Guaranteed Minimum Value, and Return of Premium (by current company practice). Please refer to the "Understanding Your LibertyMark Death Benefit" piece available on LegacyNet<sup>®</sup>.

AF1148/1115  
14-688-1 (11/15)

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**Western Marketing 800-852-7152**



## Ask your client:

"Would you prefer that *all* of your premium earn a minimum guaranteed interest rate, or only a portion?"



To learn if the minimum guarantee on LibertyMark is right for your client, call **Western Marketing** at 800-852-7152.

To see how LibertyMark can protect and grow your clients' premiums, click here to access the [LibertyMark Strategy Performance Calculator](#).

# Give Your Clients

# a **10%** or **12 %**

# **BONUS**



## **Two HOT Index Annuities Offering:**

- ▶ 8.5% Commission
- ▶ 10% or 12% Premium Bonus
- ▶ Full Commission Through Age 75
- ▶ Lifetime Income Rider
- ▶ 10% Penalty-Free Withdrawals
- ▶ Full Accumulated Value at Death
- ▶ Built-in Nursing Home Waiver

**Call us before  
your next  
annuity sale!**

**800-852-7152**

Guaranty Income Life

## The AnnuiCare® Equation

\$100k + AnnuiCare® Benefit =  
\$300k for Long-Term Care

300%

$E=MC^2$

## The Annuity Solution to America's LTC Crisis

- No Medical Exams
- Telephone Interview
- 72-Hour Underwriting
- Pension Protection Act Compliant
- Ideal for Prospects who don't want to pay HIGH LTC Premiums!



**GUARANTY**  
Income Life Insurance Company

## The 2015 Tax Advantages of Annuity Based LTC:

1. Tax DEFERRED Growth
2. Tax FREE Premiums
3. Tax FREE LTC Benefits

***This is the BEST alternative for  
those who can't qualify for LTC!***

***Call one of our marketing  
experts today for more info!***

**800-852-7152**

# Amazing Single-Premium Life Product

Death Benefit for  
**\$100,000**  
Single Premium

| Female    | Age | Male      |
|-----------|-----|-----------|
| \$231,502 | 55  | \$209,597 |
| \$179,822 | 65  | \$162,982 |
| \$143,963 | 75  | \$132,242 |
| \$121,072 | 85  | \$113,859 |
| \$108,053 | 95  | \$105,138 |

**Tax-Free Wealth Transfer up to Age 95!**

Some of the highest death benefits in the industry!



Our portfolio of Universal Life, Term, and Whole Life products can serve several market needs, such as accumulation, wealth transfer, safe money, asset protection, wealth preservation and retirement income. These products are designed to meet your client's demands of competitive rates, strong guarantees, cash value build-up and tax-free distribution. **Call Western Marketing on your next case!**

**Offering products with these fine carriers:**



Help your clients  
Achieve their  
Wealth-Transfer Goals!



## Boost Your Wealth-Transfer Life Sales

### Featured Products from EquiTrust Life Insurance Company:

#### **WealthPay Life™**

For Qualified Funds  
Spread the Tax Liability  
SPIA-Paid Premiums

#### **WealthMax Bonus Life®**

Index-Linked Returns  
12% Premium Bonus  
Return of Premium

#### **WealthSure Life®**

Interest-Sensitive Returns  
Competitive Commission

- Immediately increase the values of your client's estate
- Pass assets—generally income-tax free—and avoid probate
- Accelerated Benefits available, if the insured qualifies
- Simplified Issue—decisions within a couple days



Call one of our marketing experts today  
to learn more about this product!

**800-852-7152**

Earn **DOUBLE TRIP CREDITS** on these products  
through June 30, 2016 towards our 2016 Top Producer Incentive  
Trip to beautiful Maui! See front cover for qualification details.



## SPWL Insurance can be a better option for your clients' wealth transfers

### Do you have clients who:

- are age 60 or older?
- are relatively healthy?
- have set aside assets they don't need for daily living expenses and want to easily pass to their heirs?
- want access to their cash values for an emergency?\*



**Before you look at an annuity or CD, consider a Single Premium Whole Life Insurance policy.<sup>1</sup>**

|                                                                           | SPWL | Annuity          | CD |
|---------------------------------------------------------------------------|------|------------------|----|
| Federal income tax-free death benefits                                    | Yes  | No               | No |
| Cash values grow on a tax-deferred basis                                  | Yes  | Yes <sup>1</sup> | No |
| Immediate increase in estate value                                        | Yes  | No               | No |
| Accelerated Benefits Rider: Confined Care <sup>2</sup> (no added cost)    | Yes  | No               | No |
| Accelerated Benefits Rider: Terminal Illness <sup>2</sup> (no added cost) | Yes  | No               | No |

This affordable, permanent insurance policy is ideal for individual and estate planning needs. It's an attractive alternative for mature clients who wish to convert an existing taxable asset to gain the benefits of lifetime coverage, combined with significant policy values and income tax-deferred growth. The policy also earns dividends which can increase cash value or help purchase additional coverage.<sup>3</sup>

#### Check out these advantages:

- ▶ Simplicity of a single, lump-sum premium
- ▶ Policy is paid up immediately
- ▶ Tax-deferred accumulation of cash values
- ▶ Potential for long-term financial growth
- ▶ Income tax-free death benefit for beneficiaries
- ▶ Access cash values through policy loans and dividend withdrawals<sup>4</sup>

\*Under current tax law, LifeScape SPWL is a "modified endowment contract" (MEC); this means increases in cash values are tax-deferred until they are withdrawn. However, borrowing funds or withdrawing dividends from the policy results in a "taxable distribution" – the earnings or gain become taxable first as income. If the insured is under age 59½, the IRS also imposes a 10 percent penalty on the taxable gain.

<sup>1</sup> Income taxes at ordinary tax rates must be paid when an annuity is surrendered. A 10 percent penalty also applies if withdrawals are made prior to age 59½.

<sup>2</sup> Not available in all states. Accelerated benefits and outstanding loan payments reduce the death benefit.

<sup>3</sup> Dividends are not guaranteed.

<sup>4</sup> Early-year cash values will be less than the premium paid. The policy loan interest rate will vary.

Policy form Nos. ICC12 | L1201 (R01-13) and I L1201 (R01-13). Product availability, rates and features may vary by state.

Tax questions must be referred to a qualified tax advisor.

We're all in.®

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**Assurity®**  
Life Insurance Company

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Series 65  
Online Course

**\$106.<sup>25</sup>**

Series 66  
Online Course

**\$106.<sup>25</sup>**

Series 6  
Online Course

**\$106.<sup>25</sup>**

Series 63  
Online Course

**\$41.<sup>65</sup>**

Series 7  
Online Course

**\$106.<sup>25</sup>**

Series 24  
Online Course

**\$126.<sup>65</sup>**

Series 26  
Online Course

**\$126.<sup>65</sup>**



Register at [WWW.TESTTEACHERSONLINE.COM/WMACORP](http://WWW.TESTTEACHERSONLINE.COM/WMACORP)

## Insurance Pre-Licensing Training

Life and Health Online Course

**\$106.<sup>25</sup>**

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**"JBSHIP"**

RECEIVE FREE GROUND SHIPPING  
(A \$13 VALUE!) ON COMPLETE STUDY TOOL  
PACKAGES. USE THE FREE SHIPPING CODE  
IN STEP 5 OF THE REGISTRATION PROCESS.

**Western Marketing 800-852-7152**

Contact Jim Bristol today!

(888) 422-7714 ext. 2610 - [jbristol@testteachers.com](mailto:jbristol@testteachers.com)





*Health insurance is confusing enough for seniors.*

Avoid the maze with all the other carriers by rolling out Medico® Insurance Company's red carpet of products!

*Dental, Vision & Hearing*

*Your 3-in-1 plan for life's essential needs*

*Hospital Indemnity*

*Protection from out-of-pocket fees associated with an unexpected illness or injury*

*Short Term Recovery Care*

*Helps cover costly recovery expenses & is an affordable alternative to LTCi*

*First Diagnosis Cancer*

*This lump sum benefit is paid directly to the policyholder & can be used any way the insured sees fit.*



For more information, call one of  
our Marketing Specialists at  
**800-852-7152**

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Claim your future.



At Bankers Fidelity, our priority is providing the resources necessary to help our agent's business thrive.



### Competitive Portfolios

- Medicare Supplement
- Final Expense
- Short-Term Care



### Bonuses

- App2Reward Program
- Leads
- Cash



### Technology

- E-Contracting
- E-Applications
- E-Leads



### Incentives

- Annual Sales Conference—Prague & Vienna
- Master's Tournament
- Formula One™ Racing



### Marketing

- BOLT® Training
- Recruiting Opportunities
- Printed Supplies



### Who We Are

- 60 Years in the Marketplace and Over 35 Years in Medicare
- AM Best Rating of A- (Excellent)
- Rated 4.7 out of 5 Stars by our Customers

To learn more about these great products call one of our Marketing Specialists at **800-852-7152**

## NEW! Level For Life



### Medicare Supplement Commission Structure

**A new choice from an industry leader!**

You can continue to receive your commissions as you do today (the traditional method), or choose the new Level for Life option.

The benefits of the new Level for Life option include:

**A higher first year commission of 25%\***

**Level renewal commissions of 15% for the life of the policy!**

\*most states

*Commission rates can vary by state, age of applicant, and policy type.*

To learn more, or to see if the new commission structure meets your business needs, contact Western Marketing at **800-852-7152** and request a copy of the Level for Life Schedule of Commissions.



## Have You Seen the New GTL?

*Guarantee Trust Life has all the tools you need to help your clients cover out-of-pocket medical expenses.*

### + Advantage Plus- Hospital Indemnity Insurance

Industry leading Advantage Plus is designed to help cover the out-of-pocket expenses left by today's most popular health insurance plans. Cash benefits are paid directly to insured to cover hospital confinement, ambulance trips, cancer and short term stay expenses, to name a few.

**Issue Age: 40-85, 0-85 in WI**

### + CHS Protection Plus- Cancer, Heart Attack & Stroke

GTL's CHS Protection Plus can provide lump-sum cash payments upon diagnosis of cancer, heart attack or stroke. These benefits are also eligible to restore with a recurrence benefit.

**Issue Age: 0-85**

### + Medicare Supplement

Medicare Supplement insurance (Plan A, Plan F, Plan G and Plan N) helps cover out-of-pocket expenses that Medicare may not cover including hospice care. (Currently available in IA, ID, NV, UT.)

**Issue Age: 65-99**

### + Critical Cash/Critical Care - Critical Illness Coverage

Alzheimer's, Strokes and Cancer treatment represent a large percentage of Long Term Care claims paid. Critical Care and Critical Cash provides an economical, simplified underwritten solution that pays up to \$3,000 a month in benefits upon diagnosis of a covered condition.

**Issue Ages: 18-84**

### + Recover Cash - Short Term Care Solution

RecoverCash is designed to help protect your clients from the high and increasing costs of short-term care. Recover Cash gives your clients the option to receive care in a nursing home, assisted living facility or in the comfort of their own home.

**Issue Ages: 40-84**

### + Critical Provider - 10 or 20-yr Term Life Insurance

Critical Provider is a 10 or 20 year term life insurance policy with an accelerated benefit rider that pays a lump sum benefit directly to your client upon diagnosis of a critical illness or condition.

**Issue Age: 0-60**

### + SBSA 24-Hr Accident- Accident Coverage

SBSA 24-Hour Accident Coverage pays benefits directly to your client for Accidental Medical Coverage, Emergency Air Ambulance and Accidental Death and Dismemberment. Choose from eight different coverage options.

**Issue Age: 18-69**

***Help Your Clients Plan UP with GTL!***

To learn more about these great products call one of our Marketing Specialists at **800-852-7152!**

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**aetna**<sup>®</sup>

Senior Supplemental  
Insurance



### **Attention S.S.I. Agents:**

Your mission, should you choose to accept it, involves the submission of as many Aetna Senior Supplemental Insurance applications as you can within 2016. Help protect your customers. Your mission begins here...

#### **Time limit:**

January 1 – December 31, 2016

**Reward location:** Berlin, Germany

**Reward time:** Spring 2017

#### **Mission completion requirements:**

Combination of any qualifying products

- **MGAs**
  - \$ 6,000,000 production = 1 trip
  - \$10,000,000 production = 1 extra trip
  - \$15,000,000 production = 2 extra trips
- **Recruiting GAs**
  - \$ 1,000,000 production = 1 trip
  - \$ 4,000,000 production = 1 extra trip
- **Agents**
  - \$ 200,000 production = 1 trip

#### **Qualifying products:**

- Medicare Supplement = ONE for one on production
  - Final Expense = TWO for one on production
  - **Complementary\* = New for 2016!!!!...**  
**THREE** for one on production *(that's triple credit)* \*
- \*Cancer and Heart Attack or Stroke, Cancer Plus, Continental Care, Home Care, Hospital Indemnity, Nursing Facility Care, Recovery Care (coming soon)

#### **Agents: New for 2016!!!!...**

Submit 60% of qualifying new business via E-App and earn an extra \$20,000 production credit towards qualification.

#### **President's special team:**

Top five MGAs, RGAs, and Agents



**Enjoy the opportunity to earn more by selling Cigna Individual Whole Life (final expense) insurance, insured by Loyal American Life Insurance Company – with no end in sight.**



**Qualify with \$3,000  
In Issued annualized  
premium per month  
of final expense**



**Earn 1,000  
lead mallers**



**Program begins  
December 1, 2015**



**Earn lead mallers  
every month**

### **Let's talk.**

Don't miss this opportunity to sell a final expense product from a strong, established company. Contact us today.

Western Marketing

800-852-7152

[www.wmacorp.com](http://www.wmacorp.com)

\*Modified Benefit plan for those who have medical conditions which disqualify them from the Level Benefit. Eligibility is determined by the answers to underwriting questions in the application.

\*\*Only available if both individuals apply at the same time. Discount is applied to the policy of the youngest spouse.

### **A competitive product**

- › Death benefits from \$2,000 to \$25,000
- › Modified Benefit plan for those who have medical conditions which disqualify them from the Level Benefit\*
- › Spousal premium discount\*\* and issues ages 50-85

### **It's easy to do business**

- › Convenient paperless applications and mobile tools
- › Competitive commissions
- › Sell by phone – no wet signature needed
- › Full suite of supplemental products
- › Wide range of cross-sell opportunities

**Together, all the way.®**



**Insured by Loyal American Life Insurance Company.**

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# NEW, INDUSTRY LEADING FINAL EXPENSE SOLUTION!

Meet your client's needs with Guaranteed Assurance



With **Guaranteed Assurance**, everyone can qualify regardless of health issues. Premiums will never increase, benefits will never decrease, and clean business is issued 100% of the time

## HIGHLIGHTS OF GUARANTEED ASSURANCE

Guaranteed Assurance final expense coverage offers many benefits and an easy application process. In addition, this life insurance plan has two products built into one!

Highlights include:

- Coverage regardless of client's health that can never be canceled as long as premiums are paid.
- Clients may also qualify for day-one coverage with 120% increased death benefit.\*
- Spousal Bonus Rider built in free-of-charge to help the surviving spouse in a time of need.
- Accelerated Death Benefit Rider may be available at no additional charge.
- Dependent Child and Grandchild Rider is also available.
- Coverage builds cash value over time that is tax deferred and can be borrowed against.
- Premiums are affordable and there is a 30-day free look period.

Don't miss this incredible opportunity! Call today.

**Western Marketing 800-852-7152**

\*Assurance Plus underwritten policies will have a death benefit of 120% of any original face amount when all health questions are answered "no."

The **HIGH** and **LOWS** of Oxford Life...

**120%**  
**COMMISSION**

One of the **LOWEST** Final Expense Rates  
in the Industry – *Get the Side-by-Side Comparison*

**Unsure about a condition...**  
*Speak with our  
Dedicated Underwriter!*

- **120% Commission** – Commissions subject to change and vary based on age. Terms of individual contracts between writing producers and IMO supersede and govern. Commissions paid upon issue.
- **Dedicated Underwriter** – Underwriter available to answer your questions
- **Social Security Payment Draft Date** – Protect commissions with Social Security payment dates as the effective draft date for your client's premium
- **Fast Processing** – Policies issued within 48 hours<sup>2</sup>
- **Claims paid in 48 hours<sup>3</sup>** – Providing your clients with quick service

<sup>1</sup> Answers to telephone interview determine approval.

<sup>2</sup> Based on actual experience when complete application is received in good order.

<sup>3</sup> Based on actual experience of non-contestable claims when death certificate, complete claim form, two proofs of ID and policy are received.

**GUARANTEED  
Point-of-Sale  
DECISION<sup>1</sup>**

**Female Non-Tobacco  
\$10,000 Face Amount**

| Age | Monthly Rate |
|-----|--------------|
| 55  | \$25.65      |
| 60  | \$32.37      |
| 65  | \$41.54      |



Call Today for **FREE** Side-by-Side  
Comparative Rates Report

Call **Western Marketing** for more information

**800-852-7152**



# SEARCHING FOR A FINAL EXPENSE SOLUTION? YOUR SEARCH IS OVER!

## LEADING FINAL EXPENSE CARRIER & NATIONAL DISTRIBUTOR LOOKING FOR MOTIVATED AGENTS

- Financially Strong & Well Known Carrier
- Competitive Product now with Higher Coverage Amounts & New Children's and Grandchildren's Benefit Rider
- Easy Application Process—No Initial Point of Sales Interview
- A True Commitment to Service
- Strong Underwriting With Preferred Class Available
- Commissions Paid Daily

## CONTACT US FOR MORE INFORMATION TODAY!

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Immediate Solution 121, 10-Pay Solution and the Easy Solution are whole life insurance policies issued by Transamerica Premier Life Insurance Company, Cedar Rapids, IA. Policy Form Nos. WL08 and WL09. Policy form and number may vary, and these products may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting.



# Are you selling the best Med Supp in your area?



The new year brings new Medicare Supplement companies and rate changes for some existing companies.

## WE REPRESENT THE TOP NAMES IN THE SENIOR MARKET:



## AND WE HAVE THE TOOLS YOU NEED TO SUCCEED.

# AGENTS:

TAKE ADVANTAGE OF OUR  
SMARTPHONE APP!

Get INSTANT ACCESS to on-the-go Mobile Quotes!

*Instantly view rates in any zip code from dozens of carriers!*

- ▶ **MEDICARE SUPPLEMENT**
- ▶ **MEDICARE ADVANTAGE**
- ▶ **HOSPITAL INDEMNITY**
- ▶ **TERM LIFE & GUL**
- ▶ **FINAL EXPENSE**
- ▶ **DENTAL**

