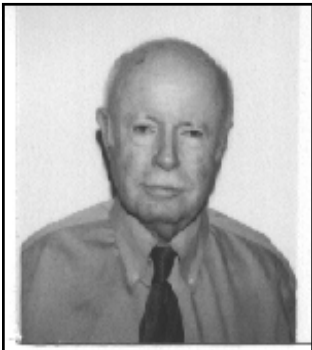


The Professional Insider



Robert S. Neumann, CLU
President & CEO

A Complimentary Service of:
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A Founding Member of the
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Whatever the need,
PMMI has got you covered.

Short Term Medical

Secure Lite, short term medical plans continue to provide acceptable short term, affordable solutions to the healthcare needs of many families!

These plans are now available directly to you from PMMI as a result of some corporate changes that Security Life made recently eliminating the middleman E-Solvere.

This management change has no affect whatsoever on you the producer or on the level of available benefits or cost to your clients! We continue to use the same sales materials until the new brochures are available.

Start today to make your clients happy! Call Bob/Mary for more info.

Dear Friends:

As many of you know, for the past year I have been deeply involved in the development of the **Life Enrichment Programs Foundation, Inc.**

While the program was in the development stages, I have made mention of this organization and the tremendous need for the services that it is prepared to offer to any disabled person, but especially for children that are confronted with either physical or mental disabilities. There are a lot of them!

I am pleased to report that we are nearing the final stages of approval for the 501-C-3 designation from the regulatory authorities. This is the last milestone before we can begin the introduction of this wonderful new approach to helping the families of disabled individuals obtain peace of mind. We can provide the answer to the critically important question on the minds of these parents, "What happens to my child after I am gone?" The **Life Enrichment Programs Foundation, Inc.** now offers them an affordable and practical solution!

The purpose of making this announcement at this time, just a few short weeks before we introduce this program and the accompanying marketing campaign to the public is to give you time to prepare a list of your clients whom you know have a disabled child or relative that they are providing care for.

Not only will this unique program provide welcome relief for these families, it will also provide you, the insurance agent, an opportunity to substantially increase your earnings while helping to solve this problem for these families!

Stay tuned for more information and instructions on how you can participate.

Cordially,

Robert Neumann, CLU, President

**More Info on
Graded Benefit Life Insurance**

In response to the many inquiries we've received as a result of our last story on this subject, I am going to re-state some of the important issues involved in the sale of **GB Life Ins.**

All of us have had the unpleasant experience of spending days developing a financial plan for a prospect involving a substantial amount of life insurance as the foundation of the plan only to have the application rejected for medical reasons?

Under this new program, even if your client has been declined or labeled un-insurable by another company, our company will insure them!

NO Questions! NO Medical Exam.

Full policy benefits payable by end of 3rd year for any cause. Issue ages 40-80. Permanent Protection. Up to \$50,000 face amount. ADB is also available. Fixed payments, premium will never increase! Insurance age: nearest birthday.

All that is needed to put the plan in force are the application and two monthly premium payments.

Could anything be less complicated and more attractive to any person who has ever been turned down for life insurance? We doubt it.

Join your many happy associates and start offering this fantastic program to every client who has ever been declined. Also, keep in mind that many clients who have been highly rated or declined also know other people with similar experiences who they will refer to you and extend the selling "chain" that much more for you, thus increasing your potential income by substantial amounts in a short period of time! **There's no selling involved here, just ask them if they would like \$50,000 of life insurance without any hassles!** What do you think the answer will be? Call Bob/Mary for more info.

**What Can You Do With An
Unwanted Term Policy?**

SELL IT!

Yes, now your clients can "Sell" their unwanted term policy because they no longer need it, and receive cash for it. But it must be done before the policy lapses!

These unwanted term life policies which no longer serve the insured's needs, actually have hidden values that the insured can obtain.

Example: Male age 72, has a \$250,000 Convertible Term policy in force that he no longer needs. He can "sell" it for about **\$70,000 cash!**

How tough is that sale? And, you get a first year commission for your effort. It is a Win/Win situation. Call Bob ASAP.

Avalon Individual Health

In keeping with its stated marketing policy to always stay ahead of the competition, Avalon has announced that effective immediately, March 2007, **the monthly billing fee of \$4 or \$7 is being waived.**

This is another outstanding example of the way that Avalon continues to make improvements that will benefit each of its members.

These changes will affect both new and existing members.

Humoresque

Comparing the GM to Microsoft.

Comment: If GM built autos like we build computers, we would be driving \$25.00 cars and getting 1000 miles per gallon!

Reply: If GM developed technology like Microsoft, we'd be driving cars that would crash twice each day for no reason; the car would die occasionally on the freeway for no reason; every time they repainted the lines on the road you would have to buy a new car; trying to make a turn would cause the car to shut down and refuse to start so you'd have to install a new motor!