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Dear Friends and Producers:

PMMI has been and continues to be one of the strongest and most persistent promoters of all types of fixed annuity products, Single Premium Deferred and Single Premium Immediate Annuities. (We do not market Variable Annuities.) The marketplace has a tremendous need for both of these unique products and people do buy them when the broker/producer offers them, but most don't and I can't understand why!

There are so many applications for this product beyond that of simply providing the safest way to put money aside at a guaranteed rate of return for retirement. For example, you could use a SPIA to pay the premiums of a life policy as an alternative to a Single Premium Life policy, avoiding both a Modified Endowment Contract and potential tax problems! That's creative thinking and really helps the client who want to leave tax free money to their heirs but still needs the flexibility a “non-MEC” policy affords them.

But, even aside from the more esoteric applications of Annuities, the old fashioned reasons for purchasing annuities are still very compelling. When you stop to consider them, you have to admit that there isn't a safer, more worry free method to provide projected future needs, a guaranteed income stream with a reasonable rate of return, and certain tax advantages than SPIA or SPDA's!

Consider these benefits:

- ◆ The client's ability to elect an income that he/she will not outlive at guaranteed rates for payment at some time into the future, and if they don't live to collect it the principal sum will be returned to their heirs;
- ◆ Older buyers find annuities especially attractive, because annuities safeguard the principal together with the interest credited to the account;
- ◆ The opportunity to defer tax liability to a later time when the tax rates for the annuitant should be lower than at the time he/she purchases it.

To quote a well known public figure that used this terminology in a much different setting: “...it's a slam dunk”.

Set yourself apart from the herd and start thinking about your clients who should be putting money into this excellent accumulation vehicle, today!

Cordially,

Bob Neumann, President

Adding Ancillary Products to Your SALE is EASY...

We're always searching for an easier, more effective way to sell "add-ons". After all, we know that the client needs products such as life insurance or disability income. But convincing them to buy both in a single presentation may seem difficult. Yet, there are many producers that excel at this in one sitting! How does that happen?

I began by studying the strategies of the most successful insurance producers I know. All of them had the following in common: World class training and continuing education, a large menu of ancillary and specialty products, strong support from their organizations, relentless follow ups, consistency, and tremendous focus on their goals! But the most unique strategy that stood out in my mind was their presentation. All of them had adopted the fast food marketing approach to selling! Fast food restaurants don't sell a sandwich; they sell meals (combinations)!!

The most successful producer doesn't sell health insurance. They sell a "No.1" plan to the self employed, which may include a HSA medical plan, Disability Income, term life, and perhaps some type of accident indemnity coverage. They sell a "No.2" plan to someone who's accustomed to the benefits provided by large company, including a co-payment medical plan, dental insurance and term life insurance.

The effectiveness of this strategy is its simplicity! You don't spend hours in a Q&A session with the prospect. You present a variety of packages and let your client choose the one that's most suited to them. The result is that you've taken care of their needs with not just one product but a "medley" of complimentary products. Plus, you've actively engaged them in the sales process because you've empowered them to make an educated decision. All you did was show them the "menu"!!

In addition to increasing your commissions, you will also present a much more professional appearance resulting in more referrals and better retention rates!

You've solved the problems in one meeting and everyone is much better off as a result. Try it and be surprised.

Short Term Medical Insurance

Unless you've been living on another planet these past few months, you know that the US economy is under severe stress, that a recession is here and it may be a long and very difficult time for many people during the next year!

Unemployment statistics are moving higher with each passing reporting period, and that probably will rise at an even faster rate as the recession takes more companies and jobs down the tube. What will people do that lose their jobs and their group benefits? Most of them can't afford the costs of COBRA but they can't afford to go "naked" either especially with young children around.

The answer is STM! It is much more affordable, does not have very strict underwriting requirements, and is renewable for up to three years!

Most people don't know about this type of protection plan **unless you tell them about it, and explain the unique benefits it can afford a family** that has just lost its main source of income, has little or no savings to fall back on, and the prospect of getting another job soon with comparable benefits and costs is slim to none!!! There are 400,000 prospects and growing every day. **Help them.**

A New Approach To Accidental Death Benefit Protection

Accidental Death and Disability is still one of the leading causes of a majority of financial problems leading to bankruptcies and foreclosure on homes in the United States.

While recent statistics report that about 68% of all US adults are covered by some form of life insurance, 32% of the adult population still remains unprotected and without coverage! 48 % of all home foreclosures are the result of a disabling illness or accident!

Assurity Life has come up with a reasonable and affordable solution: **Acci-Flex Life Insurance and Disability Rider.**

Coverage can range from a minimum of \$50,000 to a maximum of \$250,000 which will only be paid to the named beneficiary upon the death of the insured resulting from an accidental bodily injury. The policy also provides Optional DI and ROP riders for rich benefits to your clients at low cost.

This is a new approach to an old problem, but it works beautifully!

Banner Life/William Penn GA A New Approach!

Banner Life and William Penn General Agency the more innovative underwriters of life insurance, recently announced that they have substantially increased the binding limits for their conditional receipt for life insurance products!

The company will now "bind" coverage, subject to the terms and conditions of the receipt, and will accept money at the time of submission only on face amounts up to \$1 million dollars!

To take advantage of this very attractive opportunity the new conditional receipt form must be used.

Please note that Banner Life and William Penn Life of NY can not accept cash or cash equivalents for this offer, it must be a client check, money order, cashier's check or agency check in order to bind the coverage under the terms of the conditional receipt, or premium payment for a policy.