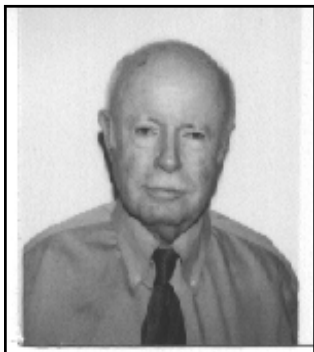


The Professional Insider



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Whatever the need,
PMMI has got you covered.

IMPORTANT ANNOUNCEMENT

Avalon Health Plans does it again! It is going against the tide of lower commissions that many companies are buying into. Avalon has just announced that it is raising first year commissions by 50%, bringing the first year commissions for individual health plans to 30%!

This new commission schedule is effective immediately in 13 counties across Florida, including Orlando and surrounding areas, Jacksonville and surrounding areas and Palm Beach and surrounding areas!

Not only is Avalon offering a superior product, with many unique features, together with unmatched flexibility, and very competitive rates, with a new approach to underwriting that enables many persons with chronic medical conditions that exclude them from most plans, it now is paying super great compensation!

Don't wait, cash in on this ASAP..

August 2007

Dear Friends:

We keep saying that things are changing but we often find that they really haven't changed much at all!

A perfect example of this is in the sales of Disability Income Protection plans. When I first started in the insurance business 49 years ago, we were constantly admonished to offer our prospects D. I. coverage because most people didn't have this important protection and it was up to us as insurance professionals to inform and educate the public. At that time it was classified as the most neglected product in the portfolio.

Well here we are 49 years later and the same comment can still be made about the fact that only a very few producers really know and understand the benefits of this type of protection and make it an integral part of their regular sales presentations, whether they are offering life, health, or any one of the myriad number of products currently in the market place for insurance.

The producers that make this part of their sales presentations enjoy substantially greater income as a result plus they are doing their clients a tremendous favor by providing them with the most essential protection everyone needs, income protection! Without income everything else fails!

Jump into this lucrative and practically untapped market, and PMMI can supply you with everything you need to be successful. We've got a full menu of excellent products from quality underwriters, plus the experience to guide you and help you make more sales, more easily. Don't procrastinate, do it now! You and your client will thank me!

Cordially, **Bob Neumann, President**

SPECIAL END OF SUMMER CONTEST

Back by very popular demand, we are having another end of summer contest!

*Enjoy 3 nights and four days at the beautiful Hawks Cay Neumann condo overlooking the ocean. This is a luxury 2 bedroom, 1 1/2 baths, full kitchen, living room, and full all around balcony suite.

*Plus, a once in a lifetime experience of swimming with the Dolphins! Just step out the front door and only a few paces away is lagoon with dolphins that you and the children can swim with in safety. This is what memories are made of!

Now this is the really exciting part of this contest — you can qualify with ease.

The contest period is September 01 through October 30, 2007. The person with the most production wins! The products that will qualify you for this once in a lifetime vacation, which includes complimentary dinner every night, are:

Avalon Health Plans - Short Term Medical Plans (HPA) - Any Life Product

All of these products submitted during the qualifying period are eligible for credit toward winning the prize.

The individual with the highest cumulative number of cases wins!!!

(The cash value of this exiting vacation contest is approximately \$1,500! Can you afford not to enter?)

Guaranteed Issue Life

There was a time when there were many companies offering G.I. policies. These could even be "stacked" reaching some very substantial amounts of coverage, up to \$500,000!

Today there is only one company offering up to 50K of coverage as a graded death benefit. The market for G.I. is certainly changing, and not necessarily for the better.

I suspect that these changes are simply a prelude as to what we can expect in the near future in the life insurance market place.

Easy Issue Health Plan

This sounds like a contradiction of terms, but it isn't. We have available a special issue limited benefit medical plan that covers hospital and doctor coverage as well as accidental medical expense. This plan is offered by two carriers, one A++ and B+.. It can be issued on a guaranteed issue basis if there are a minimum number of employees participating.

While many of these types of plans have very limited benefits, this one is the exception! It has up to \$1,000/day in hospital; \$4,000 for ICU care; \$20,000 surgical benefit;\$,000 anesthesia benefit. The accident medical coverage is for 24 hrs. up to \$10,000. Prior health declines could be accepted, very important feature!

The plans are both strong in benefits and affordable and can be sued either as stand alone or part of an HAS plan. Call Bob for more info!

LTC

Some people really believe that it makes sense to self insure LTC expenses!

Consider this: would you risk losing \$1.3 million in the hope of gaining (maybe) \$167,000? There isn't a gambler alive that would touch that bet, yet many people are doing just that!

If you do the math, you will discover that under the most favorable of circumstances what you need to fund the liability which even on a minimal benefit basis, the exposure adds up to more than a million dollars while the gain if you don't have a serious medical situation, is between \$90 and \$160,000! If you aren't lucky you will lose a lot more and have a lot less benefits to say nothing of the stress and worry trying to find the money to cover the costs! Why?

Humoresque

Some words of wisdom to help get you through the day:

- *It is always darkest before dawn, so that's the best time to steal your neighbor's newspaper;
- *Don't be irreplaceable because if you can't be replaced you can't be promoted;
- *If you tell only the truth you don't have to remember anything;
- *Some days you are the bug and some days you are the windshield!