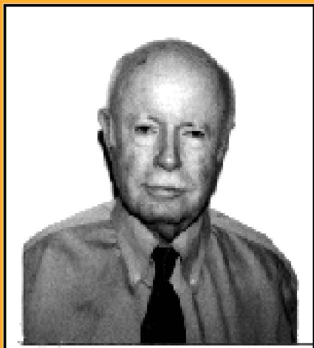

Bob Neumann, CLU. RHU
President & CEO

The Professional

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"Celebrating 50 Consecutive Years of Service To The Industry"

Dear Friends:

First let me tell you that we're very pleased with our new email campaign, which has been very well received. I'm getting many compliments for its creative, useful, practical, and ready to use information. Also, our website information and weekly sales suggestions and new product information are all designed to supplement and complement our regular monthly newsletter. These efforts have only one goal: ***"to make each of you more professional, successful and wealthy"!***

In this letter, we'll discuss the PEO (Professional Employer Organization). In the later 80's and into the 90's these were the "hottest" games in town. But as always, a few bad actors got into the act and basically killed the entire concept. Until now.

There are a lot of false "myths" about PEOs which we need to debunk before we can go forward. The first is that a PEOs will replace your existing group insurance program. In fact, a PEO is used in addition to your group health business. Next, PEOs are a "rip off" of the employer and employees. Wrong! A World Class PEO will help improve your client's bottom line and make you look good. Lastly, the PEO will use the agent to obtain the business and then cut the agent out of his/her commission. Wrong again! Our PEO keeps the agent vested in their business!

By adding a PEO to your offerings, you have the opportunity to triple your income just from your existing clients. Plus, you'll "freeze out" your competition. After all, PEOs have an approximate 90% retention rate over 10 years! With the right PEO, and we have it, you'll really work smarter not harder and increase your income while doing so.

PMMI is currently offering a PEO that is marketed **exclusively** through insurance agents. The client and existing group business remains yours! This PEO has no in-house sales people; so the only way they get and keep new business is through you, the independent agent. It's a whole new ball game and a good, honest one for a change! Call us for more info.

Let's make 2008 great together. *Bob Neumann*, CLU, RHU, CEO

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Sales Tips from Dorin
Selling HSAs (Health Savings Accounts)

Are you talking to your clients and prospects about **Health Savings Accounts**? These unique products continue to be undersold largely because most producers don't know how to sell them. And they're losing business because of it! I'm convinced that just about everyone can benefit from an HSA qualified health insurance plan. Agents need only learn how to properly sell them.

The first thing is that HSAs shouldn't be sold as being cheaper than comprehensive plans. Instead, present an HSA side-by side with a comprehensive plan. Although the HSA will cost less than its comprehensive counter part, explain that the client must use this savings to pay into their Health Savings Account, to be used toward the deducible and to pay for medical expenses when needed. In essence, they'll pay the same amount (or more if they can) as a comprehensive plan.

The beauty of an HSA is that with enough cash accumulation, it costs your client **NOTHING** when they need medical attention! **HMOs, EAT YOUR HEART OUT!** Plus, doctor visits and prescriptions work to reduce the plan's deductible, something they don't do with a co-pay plan.

Finally, HSAs have a very high retention rate when clients contribute to them because clients feel vested in the plan, a fact that benefits both you and your client.

Are LTC Plans Too Expensive?

It seems that many people are laboring under this misconception, and that is going to create some serious problems for some of these people when (not if) they experience a serious medical problem that incapacitates them!

One way to respond to this "negative" impression is to offer the prospects (husband/ wife) a shared benefit policy that offers them both protection under one policy . Typically, it can reduce the cost of a two policy program by as much as 39%! For example, two policies would cost about $4299. But a shared benefit policy will only cost about $2644. This is a **substantial** reduction in cost. Try this the next time you get the cost objection.

International Marketing

We live in one of the World's largest international hubs. There are people here from every country in the world and they, their friends and family back home are all excellent prospects for our international life and health plans.

Yet most agents never take advantage of these unique opportunities.

Why?

Usually, it's because we don't feel confident that we can handle the situation, so rather than expose ourselves to looking "bad" we walk away from a selling opportunity!

Selling to international clients is no more difficult or complicated than selling to any American prospect. The products and the admin. processes are similar to what you are already doing! Think outside the box and start making money!