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"Celebrating 50 Consecutive Years of Service To The Industry"



July 2008

Happy Birthday America!

Dear Friends:

This month we commemorate the birth of our great nation. Since our country was founded, the American people have always made great effort for doing what was right, honorable and patriotic. We've had many challenges during these 200+ years but we have always managed to rise to the occasion. And although we are currently experiencing a period of economic and social change, we will manage to come out of this OK. But we must continue to have confidence in ourselves and in our country!

I want to take this opportunity to thank everyone who supported and participated in my 50th anniversary contest. The winners will enjoy a three nights and four days "long weekend" with \$500 toward expenses in a 2 bedroom 2 bathroom villa at the magnificent Hawk's Cay resort in the Florida Keys. The winners will be notified by mid-July after of all dates available. Congratulations and thank you for making it a memorable occasion.

PLEASE NOTE: July 2008 will be the last time that we will be sending this newsletter via regular mail or fax. We will only send the monthly newsletter to those agencies and agents that have sent us their email address. We have advised you that we were planning to take this action for several months. If you wish to continue to receive this useful monthly bulletin that provides timely information to help you sell more profitably, please send us your email address by the end of July. Thank you, we hope you'll cooperate with this effort.

Cordially,

Bob Neumann,



YOU HEARD IT HERE FIRST...!



How would you like to get paid for doing nothing!??? You can if you enroll in the UNITRIN referral program that pays you "not to sell anything"! It's simple. You get paid a \$10 referral fee for every prospect who quotes their auto insurance rates with the company. Plus, if you're already selling other PMMI products, you'll get an extra \$5. That's a total of \$15 just for referring someone to quote their auto insurance rates. As a value added bonus, the client can get \$20 if the Company can't beat their current rates (where this is allowed)! It is simple, easy, and helps you make friends and opens new opportunities for you to talk to your clients. All PMMI agents are eligible to participate.

Call Bob or Dorin today and get involved.



Finally, a Guaranteed Issue Health Plan That Is Good!

HEALTH ESSENTIAL is an affordable, high quality, limited benefit plan that offers the insured adequate protection at a reasonable cost. The combination of solid benefits, good rates and top compensation are unbeatable! What's really getting the buyers' attention is that the benefits package (there are three levels to select from) offer the insured a reasonably menu of benefits that make sense! But what really makes the whole concept amazing is that it is GUARANTEED ISSUE. Coverage can begin the very next day if the enrollment is completed online! If you are writing any type of health insurance, you must have this product available for those who can't qualify for Individual Major Medical either because of health or finances. It also acts as an incredible supplement to an existing Major Medical Policy, especially for those worried about a high deductible!

PMMI is always ahead of the curve, so get on board and be there among the first to offer this unique product to your clients and prospects!



Sarcasm and Success!?? Selling Tips from Dorin Adika

Sometimes a good laugh is the quickest way to a sale!

- ◆ Comment: I don't like Guaranteed Issue Health plans with limited benefits.
- ◆ Response: Guaranteed Issue plans help when no one else will! You probably don't like Santa Clause or the Tooth Fairy either.
- ◆ Comment: Only a \$1,000 per day! What if the bill is \$20,000?
- ◆ Response: Good point. It's better if your client gets absolutely nothing!
- ◆ Comment: I am suspicious of companies that pay high commissions.
- ◆ Response: Not a problem, we will pay YOU less!
- ◆ Comment: I would never sell a limited benefit policy to one of my clients.
- ◆ Response: You're right! It's better to leave your client "naked."
- ◆ Comment: I'm old fashioned. I don't like online enrollment tools and enrollment.
- ◆ Response: Fair enough. You probably resisted color TV and the remote control!