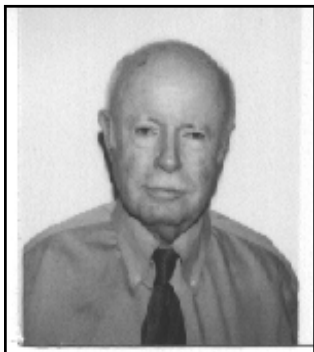


The Professional Insider



Robert S. Neumann, CLU
President & CEO

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Professional Mass Marketing Int'l
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A Founding Member of the
National Association of Insurance Marketers

May 2007

Dear Friends:

We are living in a rapidly changing world of technology, which for the most part benefits most of us. Technology usually increases productivity, but sometimes it may also creates problems, as in what I am about to tell you.

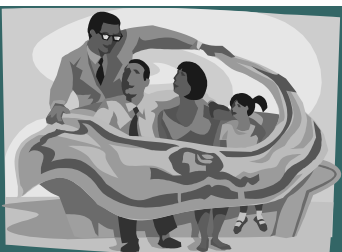
A good example is sending faxes, such as we do in the insurance industry to keep our producers and clients advised of changes, improvements, etc. to products and services we offer. Unfortunately, because this excellent communication methodology has been abused by too many people promoting all kinds of scams, we are now confronted with the need to make certain provisions that protect both the sender and the recipient of faxes from having problems!

Most of you have been receiving my monthly newsletter by fax, while some of you requested the email format. Consequently, in order for us to comply with the published guidelines on this subject, we will require a signed form that evidences the fact that you have agreed to accept the newsletter by fax or email each month. However, you must make the choice and then you must send me the form (below) that tells me which method you want me to use. As you can see, you may also elect to "opt out" from getting it. However, this will happen automatically if we do not receive your advice (form) within the next 10 days.

I appreciate your cooperation getting this completed form back to me in the next 30 days!. If you have any questions of comments please call me to discuss.

Cordially,

Bob Neumann, President.



Whatever the need,
PMMI has got you covered.

Short Term Medical

This is a wonderful time of year for many reasons and for many people! Among the more notable things that are happening all around the country are College Graduations, which is certainly a time to be proud and happy as a parent! But, it is also a time when parents have to be concerned with how do their children continue to have health insurance protection since they are no longer covered under the typical family health plan! Now is the time to show them a Short Term Medical plan that will cover the person until they get settled in a job and secure group coverage, or apply for individual coverage if they are self employed!

Acknowledgement Form For fax or Email Transmissions

To PMMI:

Date: _____

This will serve to acknowledge receipt of your advice to grant my consent to continue to receive your monthly newsletter and/or other similar information advisories each month. I prefer to receive these: **(Please CHECK one of the following)**

_____ A: **By FAX**. My fax number is : _____.

_____ B: **By EMAIL**: My Email address is: _____.

_____ C: **Please DO NOT** send me any more information in any format.

Name: (Print) _____ /Agency: _____

Address: _____

Telephone #: _____

Signature: _____

PLEASE DETACH AND FAX THIS FORM TO 305-441-6915 WITHIN 10 DAYS.

**More About
Avalon HealthCare**

Avalon continues to make improvements on an already great Individual Major Medical product. It is a determined effort to convince producers that they really want to become an industry leader in a short time!

In my next newsletter I will recapitulate all of these changes so that you will have them in one place for easy reference.

Meanwhile, keep in mind that **Avalon** is a domiciled Florida company with a Major Medical plan that is getting the attention it deserves.

Also, be sure to stress to your clients that this is not any type of Association plan which we all know are generally undependable and unreliable!

Knowledge Is *Power!*

Did you know that the best way to avoid problems and client dissatisfaction is to Pre-Underwrite all your LTCi cases.

If every applicant were in good health, it wouldn't matter to whom you submitted your LTC application. You could simply select a particular product from one company and offer it to all your clients without hesitation. But, unfortunately, this is not reality! We all know that some prospects will be declined by one carrier and accepted by another. Some may even be rated by one carrier and offered preferred rates by another. That is the nature of the business.

To really be successful you must work with a brokerage agency that totally understands the machinations of the business and will help you select the right carrier for your client's particular situation. To get the best results from your labors you therefore should choose: ***The Long Term Resource Center!*** For more information about how you can profit from a relationship with us visit our website: www.ltcrc.com We are PMMI's LTC resource.

Single Premium Immediate Annuities

I have been hearing a lot of grumbling from producers about the annuity market and products. The annuity market is well and thriving, especially now with the "baby boomers" reaching that magical age of 62-65!

What most producers are overlooking is the type of product that will appeal to these people. You must consider that this segment of the American population has been used to having it "their way" which means minimum effort on their part for maximum return for whatever it is they have an interest in!

The new SPIA from Presidential Life of N.Y. is the perfect response to what they are looking for. The rate of return is good and they specialize in impaired risks.

IMPORTANT NOTICE

As most of you know I have been in this business for almost 50 years and I have seen a lot of interesting things happen during that time. However, in all those years I have never known of ***an insurance company that was giving away shares of its stock to producers!***

The Stock Ownership Program was introduced to HPA and IHC producers in 2006 and of course was an immediate success. The company is now expanding the original offering in 2007 to make it available to even more producers. They recognize that their success is critically dependent on the success, initiative and commitment of each producer and they are prepared to make a lot of producers rich!

In the last five years, the value of each share of IHC stock has doubled in value! IHC is the parent holding company of HPA and owns a number of successful TPA companies throughout the US.

To qualify, the producer needs only \$25,000 of annualized premium which will earn him/her 5 shares of IHC stock! Furthermore, for dental and short term medical premiums the award is 2-for-1!

The qualification period is April 01, 2007 through December 31, 2007. To participate you must register at the company web-site: www.ihcstock.com

Don't wait and let this great opportunity to share the wealth pass you by! If you have any questions please call Bob.

Multinational Underwriters

PMMI has been a leading marketer of multinational products since we started business here 40 years ago! While there have been many changes during that time, the multinational market place continues to be one of the most lucrative and exciting segments of the insurance business! The coming summer months will offer you even more opportunities to benefit from having a knowledge of this marketplace and where to go to find answers for students and families will be taking off soon for the Caribbean, South America, Europe, Asia. It is estimated that about 27 million Americans will be traveling this summer and they all need insurance. Call Bob for information and help.

Disability Insurance

May is designated as Disability Awareness Month, and there is going to be a lot of "free" advertising for all types of D.I. coverage from a variety of non-insurance sources. Take advantage and be prepared to get your share of the "action"!

Humoresque

Some Interesting Quotes

- Suppose you were an idiot, and suppose you were a member of Congress. But, then I repeat myself. *Mark Twain*
- A government that robs Peter to pay Paul can always depend on the support of Paul. *George Bernard Shaw*
- Giving money and power to government is like giving whiskey and the car keys to a teenage boy. *P. O'Rourke, Libertarian*