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President & CEO

The Professional

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“Celebrating 50 Consecutive Years of Service To The Industry”

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Dear Friends and Producers:

When you've been doing something as long as I have, you frequently get caught up in reminiscing about the past!

After I was separated from the Air Force I started looking around for something to do so that I could earn a living. One of the situations that I ran into was that of becoming an insurance agent for a large company that was trying to enter the Florida market which had been forecast to be one of the real growth opportunity markets in the post Korean War expansion.

In the early summer of 1958 I decided that I had nothing to lose so I signed on to become an insurance agent: “until something better came along”!! So here I am 50 years later and I am still looking for something better to come along, but still haven't found it!!

This business has been rewarding, challenging, interesting, constantly evolving, always new products, ideas, applications, markets, etc. It hasn't been dull at any time during these past 5 decades that I've been involved with it.

To help celebrate my 50th anniversary in the business (I don't know too many other people in the business that are still active in it after 50 years), we are going to have a contest valued at over \$2,000. It will include most of the more than 500 products PMMI offers. Pick the product you want and generate \$20,000 of eligible premium between April 1, 2008 and June 30, 2008 and be a winner! It is that simple and you won't believe the fun that's included if you are a winner.

The winners will be announced July 15th and the prizes will be awarded at that time. You must sign up to be included in this contest!

This is Bob's way of saying *Thank You* for all the years of loyalty and support each of you has given me during these 50 wonderful years that I've been around this great business.

We are also planning a celebration party in late summer, so you'll be hearing more about that in the coming issues of this letter.

Cordially,

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Want To Earn Some Extra Income...? No Selling Involved...?

PMMI takes great pride in the fact that we are always ahead of the curve when it comes to new ideas with respect to making money and serving the consumer. Here is another first! This is a truly unique opportunity which requires no selling, license, contract, underwriting, medicals, or anything else! *AND*, clients don't have to buy anything!?? So how do I make money you are asking? Easy! Simply get your client or prospect to review auto insurance rates either on-line or by telephone. You get a "unique" identification code number and link which the person uses when they make the inquiry. That's all that is involved. The insurance company does all the work. PMMI will even help you with the customized marketing materials to make your first call! You earn \$10 for every person who uses your code when they get a quote, regardless of the outcome. Plus, your client/prospect will receive \$20 if the insurance company can not beat the person's current rate! *Everyone wins*. You can use this program to develop new clients, to get reacquainted with old clients, generate extra income that you can use for whatever purposes you need, etc. This is really a unique and wonderful opportunity for you.

Some suggestions: Contact large groups like churches, synagogues, schools, business associations, etc. and offer a piece of the action. These groups are always looking for ways to raise money for different needs. Post the info on your web-site, so that anyone that visits the site can get a quote. You are making money while you sleep!! Got an off-spring in college that is always in need of money? This is a way to solve that problem. Print up some brochures to leave in car washes, auto repair shops, tire stores, or anywhere that people go to. The possibilities are limited only by your imagination. Interested? Call PMMI today and get started: 800-881-PMMI (7664).

AVALON, Individual PPO Plans: Effective April 10, 2008, Avalon has announced that it will pay an extra 10% first year agent's commission on all individual health plans received through the end of 2008! *The total writing agent's commission will be 30%* AVALON has some very unique administration concepts, such as no post claim underwriting. AVALON believes in underwriting the application correctly and determining the correct premium at the time of submission, not when a claim is filed. Sometimes this may require the agent to do a bit more "digging" but in the long run it is better for him and his client! A clean case can be issued in 24 hours. AVALON is a Florida domiciled company offering individual PPO plans. It is not an out-of-state trust like so many other companies operating in Florida. It offers quality plans at competitive rates.

LONG TERM CARE INSURANCE: You must accept the fact that a majority of LTC insurance buyers are "shoppers." So take advantage of our sophisticated software to do the comparative shopping for them! We can shop and compare the rates and benefits of almost every underwriter offering this program. One of the most complex decisions that the buyer must make is the selection of the right benefit period for them. Statistics suggest that only about 10% of those insured need protection for more than 5 years. While many people worry that a 5 year benefit may not be adequate, the solution is a "shared benefit" policy with a 10 year or longer benefit period. This is a smart and cost effective way to resolve that issue. The best benefit period is the one that is in effect when the client needs it and is also the one that the client is willing and able to buy. Lastly, the cheapest policy may not always be the best policy for the client! It is extremely important that the definition of "service days" be carefully described since that will determine when the company actually begins to pay benefits! Not all definitions are the same, so be very sure that you and the client understand the differences at the time that they are making the decision to buy coverage. It is too late to discover the difference after the policy is issued and a claim is filed! The buying decision should be based on: *Best Price-Best Value-Best Benefits!*

DIDYOU KNOW...?

- ◆ There are fewer licensed insurance agents today than 50 years ago when PMMI started;
- ◆ PMMI celebrates 50 years of continuous service;
- ◆ PMMI has a PEO that can only be sold by licensed insurance agents;
- ◆ PMMI is a partner in a LTC brokerage agency.