

Packaging and Cross Selling = CA\$H FLOW!

Dear Agents,

This week, Assurant is launching a new dental, critical illness and accident plan in many states. We are also finalizing the addition of Humana's new individual medical products which also includes many stand alone supplemental products that can be packaged with your individual medical sales.

With advance commissions being limited on all the base individual medical products, these new stand alone products are not affected by the minimum lost ratio requirements. What a great way to replace lost cash flow by adding dental, critical illness and / or accident coverage to your IM sales. These stand alone products help to cover the out of pocket exposure created by higher commissions to help offset the potential lower commissions that appear certain to take effect come January 1, 2011. Best of all, most carriers will be offering full advancing on the stand alone products. Learning to package these products with your IM sales going forward will be key to keeping your income and cash flow from going south post Health Insurance Reform. Check out our ad inserts on these products with Assurant and Humana in this newsletter.

Cross selling other products to your existing client is the second best way to maintain and even grow your income in the near future. Start asking your clients if you may do a simple life insurance needs analysis on them. Let them know if they have a current life insurance policy that was purchased prior to 2005 you may be able to save them money simply because all new life policy rates are based on the new 2001 mortality tables. (Policies sold prior to 2005 were based on the 1980 mortality tables). People are living longer so the rates are getting cheaper.

Second, ask them if they have paycheck protection. Insurance that guarantees that they will still get a paycheck if they become sick or injured (short term and / or long term disability). We have two great carriers that specialize in this type of coverage; Assurity and Illinois Mutual. Also, Assurant is coming out with a stand alone disability plan very soon!

So get moving in this direction or you'll get left behind watching your income checks get smaller and smaller. Remember with change and adversity there are always great new opportunities! The coming month and years can still be your best commission years ever! Will you be prepared to face the challenges head on! We hope you will!

Sincerely,

*Daniel B. Hagy*

President



TRAINING WEBINARS SCHEDULE

Go to [www.nmgins.com](http://www.nmgins.com) and click on "Webinar Access" to join our webinars.



**Final Expense Training**  
Every Tuesday  
11 - 12 am Eastern Time

Weekly online training series (6 modules). Go to [www.finalexpensechampions.com](http://www.finalexpensechampions.com) and register for an account. During the registration process, you will need to enter a **Customer Code**. Be sure to use: **16330**. Next, register for the exclusive live webinars. Call Nick at 800-359-0980 ext. 425 for the access code.

**My Annuity Training**  
Every Wednesday  
11 - 12 am Eastern Time

MyAnnuityTraining.com provides a weekly online training series (5 modules) and total learning program where you can learn to offer annuities with confidence. The website also offers training on suitability and has some great sales ideas. If you are looking to get into annuity sales, or increase your comfort level, this training is for you. Training webinars are free, but **you must pre-register** by going to: [www.myannuitytraining.com](http://www.myannuitytraining.com)

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**(My Annuity Webinars are not recorded)**

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**Product Training**  
Every Tuesday and Thursday

9 am Eastern Time (Times vary - check calendar)  
A different product is featured each training.

**Training Calendar**

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