



AGENT/MANAGER

POLICIES & PROCEDURES

Direct Manager: _____

Phone No.: _____

Fax No.: _____

Email: _____

Signature: _____

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My entire insurance career has been basically focused on the administration and/or the sale of health insurance. I began working with American National in 1990 in the underwriting department and moved to health sales in 1996. With that said, I have learned insurance through and through from both sides of the plate, home office to sales. I fully understand what it's like to be on the phone and knocking on doors needing to make a sale so it is crucial to have great carriers and an agency who knows it is the agent who is doing the work and creating the jobs. Without the agent, there would be no jobs for the home office or agency. We do everything possible to make it easy for the agent to do business in every way from on-line sales to daily payroll and daily EFTs. I know the value of getting paid daily and the value of quality leads. I also know the value of getting the opportunity to market quality products that you can be proud of. Being proud of your carrier and product only expand your business to an endless supply and demand.

Let me tell you the *new face* of NIA is all focused on our agent support and customer service. To an agent, being able to follow through with the promises made during the sales process is important to finalizing the sale and maintaining that customer for years to come.

Without agents NIA would not exist.

Sincerely,

A stylized, handwritten signature in black ink, consisting of a large loop followed by a horizontal line.

Larry McClendon, CEO

NIA was created by CEO Larry G. McClendon to be the agent's agency.

McClendon began his career in Health Insurance in 1990 in the home office of American National one of the nation's largest insurance companies.

With a concept in mind, McClendon has propelled NIA to the top of the Sales Charts with the Major Carriers in the industry with innovative sales web sites, web tools, and web conferencing with the majority of NIA's success behind its ability to Advance Commissions with online statements.

McClendon stepped up the pace in 2006 with "Daily" EFT Commission Advances. His vision was to speed up the rewards for his Agents so they would and could be the best in the business, capitalize on each other through speed and accuracy and provide quick compensation for sales efforts.

McClendon does have an overall thought that the Top Agents should receive Superior treatment and handling. With that said, three levels of agents now exist;

Platinum Level Agent

Production requirements are \$10,000 per week (average). The Platinum Level Agent is entitled to Daily EFT Commission Advances, Free Leads, Free BHQ Web Sites and EFT Renewal Commissions each month. The Platinum Level Agent will also be entitled to two trips per year with a companion fully paid for by NIA. Daily EFT's are designed for top compensation for top producers; it's a deserved top compensation at lightning speed for a top producer. Platinum Level agents will also receive Daily EFT Advances on all Supplemental products such as the Accident programs and Gap Programs.

Gold Level Agent

Production requirements are \$7,500 per week. The Gold Level Agent is entitled to Daily EFT Commission Advances, Free Leads, Free BHQ Web Sites and one trip per year with a companion fully paid for by NIA. Again, Daily EFT's are designed to compensate our top producers with Top Speed and accuracy for their production accomplishments.

Silver Level Agent

Production requirements are \$5,000 per week. The Silver Level agent is entitled to Weekly Commission Advance checks, Leads at ½ the cost of NIA's with the ½ applied to the agents account. The BHQ site will be offered to the Silver Level Agent at a reduced price of \$9.95 per month.

All agents will be hired on for 90 Days with the Platinum Level benefits. The agent's production or their down line agents overall production will then determine what level each agent will be in and perks accordingly. We hope to keep all agents at the Platinum Level!

Turn in Today, Get an EFT tomorrow!

(NIA policies and procedures are noted in the Agent Manual and subject to change without notice)

*** As a new agent, EFT's start after 5 submitted applications.





Agents:

The Agents handbook has been designed to assist you with accurate information in terms of guidelines with National Insurance Agency, Inc. Included in this handbook will be policy and procedure in regards to processing business advanced, as earned, list bill, the association bonus program, contracting and commissions. This will all be at your fingertips to help you with recruiting and managing your agents.

Manager Responsibilities:

When you have been offered a management position with our company it is due to several factors. Most importantly you have demonstrated leadership qualities in terms of personal production as well as the ability to recruit and train other individuals to do the same. Your position is a very admired and respected position and is among the top money earners in the company. Honesty and integrity combined with a positive attitude and an outstanding work ethic are characteristics you must possess in order to hold a leadership role with our company. Unethical business practices will not be tolerated from any representative of NIA. You are an ambassador for the company and must conduct yourself accordingly at all times.

- A successful division should have a minimum of 15 producing agents.
- It should contain at least 2 District Managers in place to assist in building and managing your organization.
- A constant focus on recruiting and training is the lifeblood of a successful Division.
- Your first goal should be at \$50,000 average per wk.
- Your main goal should be at \$100,000 average per wk.

We are a controlled distribution agency, with an emphasis on quality not quantity of business. With different levels of management in place designed to support, and manage the agents on a daily basis. We are available at all times for your questions or concerns. Encourage your agents to come to you with theirs. We look forward to a long and profitable relationship with you and your organization.

Best Wishes and Happy Selling

Larry McClendon
C.E.O.
National Insurance Agency
14800 Quorum Drive, Ste 500
Dallas, Texas 75234
Tel 214-342-8568 x112
Fax 214-342-8699
www.nia.biz

Contact Information

If you are interested in becoming an agent, or finding out more about our service, please feel free to contact us.

NIA Divisions and Contacts

***** New Home Office *****

**14800 Quorum Drive, Ste 500
Dallas, TX 75254**

Toll Free Numbers	888-243-5026
Main Fax	214-342-8699
New Business Fax Line	972-385-7271
Contracting Fax	972-239-9556
Accounting Fax	972-385-7362
Payroll Fax	972-385-7565
Agency Director's Fax	972-385-7727

NIA DIVISIONS AND CONTACTS

Name	Position/Title	Ext/Phone	Email
<u>Executive Staff</u>			
Larry McClendon	President/C.E.O./APG	Ext 104	lmclendon@nia.biz
Roth Robertson	Agency Director/C.O.O.	Ext 112	rrobertson@nia.biz
Marsha Halpern	Chief Legal Counsel-APG	Ext 114	mhalpern@nia.biz
<u>Trainers/Recruiters</u>			
Jay Horowitz	National Trainer	913-851-1330	jhorowitz@kc.rr.com
Warren Roche	National Recruiter	215-701-9045	wroche@policyshopper.com
Bob Grubb	Sales/Marketing	Ext 100	bgrubb@nia.biz
Charlie Roberts	Sales/Marketing	Ext 113	croberts@nia.biz
Harold Patman	Small Group Manager	214-762-3765	hpatman@tx.rr.com
Jeff Harrell	Sales/Marketing	Ext 105	jharrell@nia.biz
Dave Ward	Midwest Recruiter	866-453-6872	dward@americanbrokeragecorp.com
<u>Office Staff</u>			
Marijane Tropoloc	Leads/Accident Plan	Ext 116	mtropoloc@nia.biz
Kathy Stephens	New Business Payroll	Ext 110	kstephens@nia.biz
Bonnie Tillery	Commissions/Renewals	Ext 108	info@nia.biz
Sequetta George	New Business/Supplies	Ext 107	sgeorge@nia.biz
Michael Wiley	Accounting Manager/APG	Ext 103	mwiley@nia.biz
Gigi Griffin	Licensing/Contracting	Ext 106	ggriffin@nia.biz
Hector Sanchez	Paralegal Assistant-APG	Ext 109	hsanchez@nia.biz

Exclusive Agent Unit for Assurant Health & NIA

All New Business Cases should be mailed to or faxed to 214-342-86993

National Insurance Agency, Inc.

14800 Quorum Drive, Ste 500

Dallas, Texas 75254

To contact your Exclusive Underwriting Team, call (888) 243-5026,

Fax is 972-385-7271. If you need general status please utilize

www.assuranthealthsales.com. This website will provide you with up-to-date information, the ability to email in requirements or ask for status. Email inquiries you send through this website will be forwarded to the assigned NBS or Underwriter on each particular case.

The Phone interview unit number is 800-596-0049.

New Business Administration & Underwriting - Status

Underwriters	
Sequetta George	Ext 107
Kathy Stephens	Ext 110
Roth Robertson	Ext 112

To fax information to your Exclusive Underwriting Team, The NIA agent service fax is **972-385-7571**.

NIA Licensing Fax Number is 972-385-7565

NIA Main Fax is 214-342-8699

www.nia.biz

Exclusive Underwriting Unit for United Healthcare - Golden Rule /NIA

All New Business Cases should be mailed to or faxed to (214) 342-8699

National Insurance Agency (NIA)

14800 Quorum Drive, Suite 500

Dallas, Texas 75254

To contact your Exclusive Underwriting Team, call (800) 474-4467,

Fax is (602) 674-9015. If you need general status please utilize www.nia.biz, existing agents then online administration. This website will provide you with up-to-date information, the ability to email in requirements or ask for status. Email inquiries you send through this website will be forwarded to the assigned NBS or Underwriter on each particular case.

Underwriting

Underwriters
keybroker@goldenrule.com

To fax information to your Exclusive Underwriting Team, The NIA agent service fax is **(972) 385-7271**.

NIA Licensing Fax Number is (972) 385-7565

NIA Toll-free Fax is (877) 558-3760

NIA Agent Service Team: (214) 342-8588 or Toll-free (888) 243-5026



To: Managers and Agents
Re: Advance Criteria Reminder

This letter is a reminder of how NIA Agents receive their Advances and the conditions on which they are paid.

NIA advances only on submitted Bank Draft business.

As Earned paid after policy is completely issued and Issue Client Notification has been received.

- Direct Billing
- Quarterly Billing
- Annual Billing
- Semi Annual Billing

Rate Ups

- Rate Ups are paid on Assurant applications only.
- There are no Advances on Rate Ups done after application has been submitted. All rate ups must be completed before submit.
- Advances paid on rate ups only when collected up front.

There are no submit advances paid on applications with a high probability of decline. Applications with high risk of being turned down may not be paid on submit.

There are no advances paid on policies written by an agent for a family member or by one agent for another agent. This is as earned payment only.

NIA, Inc. advances 10 months (3 months on submit and 7 months on issue) for most of our products with a 10% reserve account. The reserve account is subject to change on each individual agent. As we are one of few Agencies offering the 10 Month Advance Program with a 10% reserve it is imperative that we advance only on quality controlled business. If you have any further questions please call.

Sincerely,

Larry McClendon
C.E.O.
National Insurance Agency
14800 Quorum Drive, Ste 500
Dallas, Texas 75234
Tel 214-342-8568 x112
Fax 214-342-8699
www.nia.biz

NIA ADVANCE GUIDELINES

**All Requirements must be met for business to be advanced.
Numbers of Months Advanced are determined by agents production volume, carrier Placement/taken rate, frequency of turn in and creditworthiness.**

The Agent agrees that the Company may verify Agent's credit history by requesting Agent's credit report(s) from Vector One and other credit reporting bureaus, including but not limited to Equifax and TransUnion, for the purpose of determining whether to pay Agent by advance against earned commission or pay commission as earned.

Agents eligible for advance on submit MUST maintain an average of 2 applications per week.

Agents with Vector debits or adverse credit will be reviewed on a case by case basis for advances.

The Agent agrees that the Company may verify Agent's credit history by requesting Agent's credit report(s) from Vector One and other credit reporting bureaus, including but not limited to Equifax and TransUnion, for the purpose of determining whether to pay Agent by advance against earned commission or pay commission as earned.

Advances are loans made on commissionable premium only.

1. The following conditions on any application will result in a commission advanced upon issue:

- * Any applicant 55 years of age or older with no prior coverage
- * Any applicant with 2 or more co-morbidity factors including tobacco usage, high blood pressure, elevated cholesterol and ratable build.
- * Any applicant 60 years of age or older
Note older applicants commissions may reducer per carrier and age...see your commission addendum.
- * Applications with out complete Doctor Information for each applicant
- * High blood pressure combined with high cholesterol
- * Heart murmurs on medication or beta-blockers
- * Applications that are held more than two weeks by agent from date signed.
- * Height/weight chart must be used in the "quote"
- * Personal or controlled business (will be paid as earned).
- * Uninsurable occupations or avocations.
- * Non-USA residents here on Visa. (Sell "Seven Corners" to Non Residents)
- * Multiple or severe impairments that would result in 2 or more exclusion waivers
- * Rate-ups of over25%that have not been collected at the time of sale
- * If 20% surcharge is not collected for high blood pressure.
- * Allergies, Asthma, ADD and depression will be reviewed on case-by-case basis for advance.
- * Applications previously declined by another carrier.

2. Agents must service their business with signed Riders and follow-up, etc.

Any agent who does not service their business or NIA receives complaints regarding customer service from applicants will not continue to be advanced and will be subject to termination.

3. Every application must be submitted with a completed Transmittal Form and a Quote Sheet.

The quote must match the benefits on the application and the check cannot be more than \$20 short.

4. Every application must be completed "fully" to be considered for an advance. Every question must be answered, including social security numbers, health questions, etc. If a health question is answered "yes" it must be fully explained with dates, treatments, names of medications, the degree of recovery and COMPLETE doctor's information.

EACH PERSON LISTED ON THE APPLICATION MUST HAVE A DOCTOR, ADDRESS, DATE & REASON FOR THE LAST VISIT.

APPLICATIONS WITH VAGUE OR INCOMPLETE INFORMATION WILL NOT BE ADVANCED ON SUBMIT and will be coded to advance upon issue.

5. The primary insured and the spouse must sign every application. The primary insured must sign all accompanying forms and association applications. (The spouse is only signing the application as the spouse; no other forms should be signed by the spouse.) The insured and spouse signature cannot be signed by the same person.

National Insurance Agency, 14800 Quorum Drive STE 500, Dallas, TX 75254, 214-342-8588 voice, 972-385-7271 fax

6. Any application may or may not be advanced subject to underwriting guidelines.*

Applications with multiple medications, questionable health conditions or applications requiring Medical records will be advanced upon issue.

* It is your responsibility to read the under writing guidelines. For a complete under writing guide, visit our website at www.nia.biz.

7. No coverage will be offered to any applicant with any diagnostic testing or surgery pending.

8. Methods of Payment will be advanced as follows:

- Monthly bank draft advance as indicated above
- Quarterly premiums will be advanced 3 months
- Semi Annual premiums will be advanced 3 months on submit/3monthson issue•

- **NO ADVANCE WILL BE GIVEN ON MONTHLY DIRECT BILL**
- **No Issue Advances will be paid until the “Certificate of Notification” is received and the client has been contacted and advised of the status of the issue accepting the policy. They are closed and no longer shopping**
- **(NIA verifies that the notifications have been made properly and there is a three strike rule)**
- **If an agents close out percentage in the 10 day free look is out of line we reserve the right to not advance at all or advance every application after 10 days have past or terminate.**
- **No Agent will be placed on Direct Deposit/ EFT until 5 applications have been submitted.**

Agent Acknowledgement:

Agent agrees that he/she has read the Producers Underwriting Guidelines.

Any agent who appears to be omitting or not properly recording medical information will not be advanced and is subject to termination.

To be advanced on submit is a privilege given only to agents who service their business and write good business. Agents eligible for Advanced must average “2” Applications per week to remain on the Lead and Advance Program. Advances on submit are “at will” of NIA and may be changed or modified at any time without notice.

The Agent agrees that the Company may verify Agent’s credit history by requesting Agent’s credit report(s) from Vector One and other credit reporting bureaus, including but not limited to Equifax and TransUnion, for the purpose of determining whether to pay Agent by advance against earned commission or pay commission as earned.

These guidelines are set to protect NIA, the consumer and you the Agent/Agency. We only want partners who write good, take care of their customers and write consistent business that stays on the books. We are a career agency wanting long term agent relationships.

I have read, understand and agree to all of the NIA Advance Guidelines terms and conditions.

Agent’s Signature

Date

To check daily New Business, go to www.nia.biz, click "Statements", enter line of business, then "New Business".

**NEW BUSINESS AGENT STATEMENT
(ADVANCE STATEMENT)
DEFINITIONS**

NEW BUSINESS AGENT STATEMENT – A recap of daily business activity which is divided into three sections.

NEW BUSINESS SUBMISSIONS – Business that is submitted to NIA. Agents receive their advance from this.

ADVANCE ON ISSUE – Policies that have been issued by the carrier. Agents are paid the remaining balance of original advance.

CHARGEBACKS APPLIED TO ESCROW – Details the policies that were not active long enough to recapture the paid advance.

CHARGEBACK BALANCE – Outstanding chargeback remaining to be recaptured for that specific policy.

National Insurance Agency

03/16/2007 2:48 PM

New Business Agent Statement for the Period of: 03/15/2007

Agent ID: McClendon, Larry

Larry McClendon
19115 Woodbridge

Dallas, TX 75243

Gross Commission	Net Adjustments	Current Escrow	Chargebacks	Net Check	Minimum Check Withhold	YTD Form 1099
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$278.51
Beginning Balance	Net Advance	Bal. Adjustments	Admin. Fee	Ending Balance	Chrgbak to Escrow	Accrued Escrow*
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$288.80

NEW BUSINESS SUBMISSIONS

Policy No.	Policyholder	Product	Writing Agent	Payment Mode	Comm. Premium	Adv. Mon.	Comm. Rate	Gross Commission	Reserve Rate	Reserve	Advanced
best031503	Ivey, Darrell	Best Products - Econ.	McClendon, Larry-McClend	Bank Draft	\$545.32	0.00	27.00%	\$0.00	20.00%	\$0.00	\$0.00
Totals:									\$0.00	\$0.00	\$0.00

New Business Policy Count: 1

Notes

End of Statement for Larry McClendon

RENEWAL AGENT STATEMENT DEFINITIONS

RENEWAL AGENT STATEMENT – A monthly listing of policies that NIA Agency, Inc. has received commission payments on from the carriers.

GROSS COMMISSION – The total of Earned Credit and Earned Commission.

EARNED CREDIT – Commission received from carrier applied to debit balance.

EARNED COMMISSION – Commission received from carrier that agent has received NO advance on. It is paid as earned.

CHARGEBACK BALANCE – Policies that have been charged back & NIA has not reclaimed the advance paid to the agent.

BEGINNING BALANCE (Debit Balance) – Total of advance received less the earned credit.

ENDING BALANCE – Sum of all activity for the month with advances received and credits applied.

National Insurance Agency

2/27/2007 3:35:25 PM

Renewal Agent Statement for the Period of: 01/31/2007

Agent ID: MCCLENDON, LARRY

Larry McClendon
19115 Woodbridge

Status: Active
Vested: Yes
Contract: National I

Dallas, TX 75243	<u>Gross Commission</u>	<u>Net Adjustments</u>	<u>Bal. Adjustments</u>	<u>Chargebacks</u>	<u>Earned Credit</u>	<u>Net Check</u>	<u>Min. Ck. Withhold</u>
	\$278.51	\$0.00	\$0.00	\$0.00	\$0.00	\$278.51	\$0.00
	<u>Beginning Balance</u>	<u>Admin. Fee</u>	<u>Ending Balance</u>	<u>Chrgbak Balance</u>	<u>Chrgbak to Escrow</u>	<u>Escrow Balance</u>	<u>YTD Form 1099</u>
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$388.80	\$278.51

RENEWAL PROCESSING

Policy No.	Policyholder	Product	Writing Agent	Effective	Paid-To	Collected Premium	Comm. Premium	Rate	Earned Credit	Earned Commission
5633061050	MALECKI, MIKE J	Comb National Dental	McClendon,	08/03/2001	01/30/2007	\$35.50	\$35.50	5.50%	\$1.95	\$0.00
5633240670	MCCLENDON, LARRY G	Comb National Dental	McClendon,	07/08/2002	01/30/2007	\$35.50	\$35.50	6.00%	\$2.13	\$0.00
58386786	LEUVEN, RANDY	Fortis/Med/61- Issue	McClendon,	01/01/2005	01/01/2007	\$161.92	\$161.92	3.00%	\$0.00	\$4.86
58483417	FRAZIER, ALBRIAN	Fortis/Med/61- Issue	McClendon,	07/01/2005	02/14/2007	\$66.12	\$66.12	5.00%	\$3.31	\$0.00
58720981	MALIN, THOMAS	Fortis/Med/61- Issue	McClendon,	08/09/2006	02/08/2007	\$172.75	\$172.75	25.00%	\$0.00	\$43.19
58736368	MAESTAS, ARTURO	Fortis/Med/61- Issue	McClendon,	08/01/2006	01/31/2007	\$9.95	\$9.95	27.00%	\$0.00	\$2.69
58736368	MAESTAS, ARTURO	Fortis/Med/61- Issue	McClendon,	08/01/2006	01/31/2007	\$129.44	\$129.44	27.00%	\$0.00	\$34.95
58781177	SHY, COLLEEN	Fortis/Med/61- Issue	McClendon,	10/01/2006	02/27/2007	\$9.95	\$9.95	25.00%	\$0.00	\$2.49
58781177	SHY, COLLEEN	Fortis/Med/61- Issue	McClendon,	10/01/2006	02/27/2007	\$627.07	\$627.07	25.00%	\$0.00	\$156.77
58784706	Terrell, Kevin	Fortis/Med/61- Issue	McClendon,	10/01/2006	02/02/2007	\$152.38	\$152.38	25.00%	\$0.00	\$39.10
58795497	JONES, NANCY	Fortis/Med/61- Issue	MCCLENDON,	10/01/2006	02/17/2007	\$167.57	\$167.57	25.00%	\$0.00	\$41.89
6006113	BATES, DAVID	Fortis Short Term	MCCLENDON,	09/01/2006	02/03/2007	\$103.54	\$103.54	20.00%	\$0.00	\$20.71
6006113	BATES, DAVID	Fortis Short Term	MCCLENDON,	09/01/2006	02/03/2007	\$103.54	\$103.54	20.00%	\$0.00	\$20.71
CH01022443	Loeser, Joan	Empire/Health	McClendon,	03/01/2003	01/31/2007	\$135.88	\$135.88	3.50%	\$4.76	\$0.00
Totals:						\$1,911.11	\$1,911.11		\$12.15	\$366.36

Renewal Policy Count: 11

Notes:

End of Statement for Larry McClendon

ONLINE STATEMENTS

Agents can access their statements online by going to www.nia.biz and click on existing agents. The user name for this site is your last name and the password is the last four digits of your social security number. The next step is to go to click here for agent resources and select commission statements found on the left side of the page. You then log in with your last name and pin number (last four digits of your social.)

1. Existing Agents.

2. Click here for agent resources.

3. User name joe.

4. Password Last 4 Digits of Social.

5. Commission Statements.

6. Your last name.

7. Your pin number (last four of your social.)

**MONTHLY ADVANCE SCHEDULE
EFFECTIVE DATE 01/01/2008**

**AS EARNED SCHEDULE
EFFECTIVE DATE 01/01/2008**

<u>LEAD</u>	<u>ASSURANT (FORTIS) - 12 MONTHS</u>
3	3 Months on Submit
7	9 Months on Issue
	<u>UNITED HEALTH / GOLDEN RULE</u>
3	3 Months on Submit
4	6 Months on Issue
	<u>AMERICAN AMICABLE</u>
	7 Months on Submit
	9 Months on Issue
	<u>ASSURITY</u>
	9 Months on Issue
	<u>IAC</u>
	8 Months on Issue
	<u>NATIONAL BENEFIT PLAN</u>
	9 Months on Submit

DIRECT BILLING
QUARTERLY BILLING
ANNUAL BILLING
SEMI ANNUAL BILLING

As Earned paid after policy is completely issued.

RATE UPS

Advances on rate ups only when collected up front.

At this time, Assurant is the only company paying rate ups. They must be rated up on submit. Applications rated up after submit will not be paid.

- *Month's Advances does not include Reserve Accounts or lead programs.**
- *Most Life carriers pay direct**
- *Please see level breakdown on next page**



**NATIONAL INSURANCE
AGENCY, INC.**

NIA Lead Order Form

Fax to 214-342-8699 or toll free at 1-877-558-3760

Turn in Date: _____

Agents Name: _____

Agents Telephone Number: _____

Agents E-Mail: _____

Agents Fax Number: _____

Number of Apps. Turned In: _____

Number of Leads Ordered: _____

State Requesting: _____

County Requesting: _____

Zip Code: _____

**ALL LEAD ORDERS MUST BE SUBMITTED
NO LATER THAN THURSDAY BY NOON**

Please State Mastercard/Visa If Buying Leads

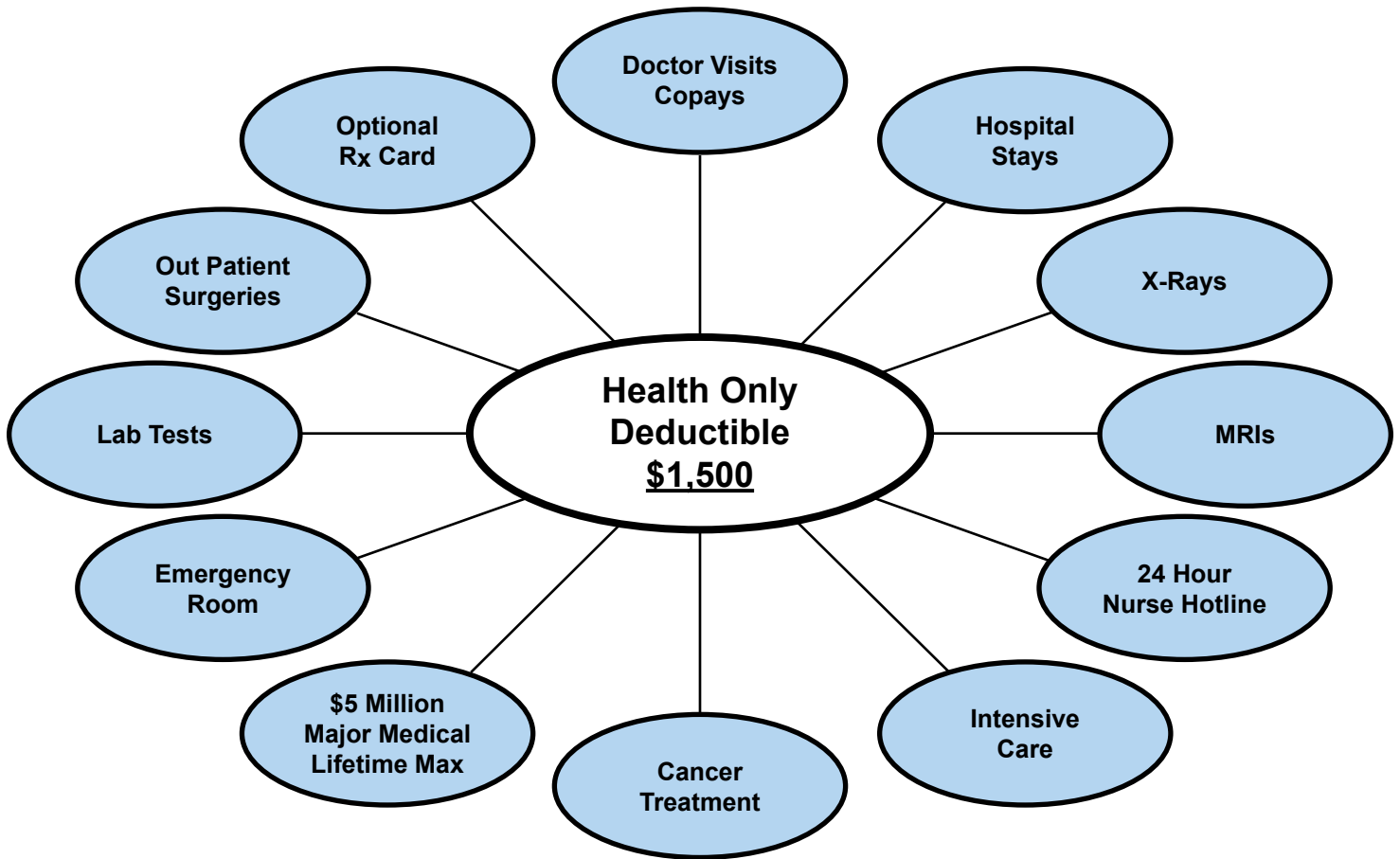
C/card # _____ Exp.Date _____

Health Insurance Coverage Program from National Insurance Agency

\$421 per month
Health Only Monthly Premium

Male: Smoker () Non-Smoker (X) Age 35
Female: Smoker () Non-Smoker (X) Age 35

Zip: 75251



From
Assurant Health & American-Amicable

Package Selling with Critical Illness...

The financial strength you'll need when a medical crisis unravels your life.

Chances are...

You know someone who has had a heart attack, a stroke, or been diagnosed with cancer in the last six months. Maybe it's your brother-in-law or your neighbor – a co-worker or a golf partner. You may have heard about their medical bills, missed work, and out-of-pocket expenses.

Chances are...

You don't think it will happen to you. We all like to think that we are immune to a serious illness – but we're not.

Chances are...

If a serious illness strikes, you probably will live. That's the good news! But, few of us are prepared for the financial burden of recovery. Health insurance doesn't come close to covering all of your expenses. How would you replace your lost wages or your spouse's while helping to care for you? Where would the money come from for home and car payments, deductibles, treatments outside of your health network, or home health care? What if you couldn't return to your present job and salary?

If you add your usual monthly bills and then subtract lost income while you recuperate - it might equal a financial disaster at an already stressful time.

A doctor's solution to critical illness

"It's all about medical advances that have increased survival rates," says Dr. Marius Barnard, the father of critical illness insurance and cardiac surgeon who helped pioneer the first heart transplant.

Dr. Barnard watched as new procedures saved the lives of countless patients who suffered critical illnesses, but saw those same lives devastated by the financial impact. Heart attack, stroke, and cancer patients now survive – at a cost. Many are unable to return to their previous professions or incomes. Others are forced to return to work before they have a chance to recover fully.

The sad truth is that the miracle of today's medical procedures may save your life but create long-term financial challenges for you.

Dr. Barnard helped develop critical illness insurance so that people could afford to survive - and recover.

Chances are...

Every 29 seconds... Someone in the U.S. is having a coronary event¹

Every 24 seconds... Someone in the U.S. is diagnosed with cancer²

Every 45 seconds... Someone in the U.S. is having a stroke¹

1. Heart Disease and Stroke Statistics Update, American Heart Association, 2003

2. Cancer Facts and Figures, American Cancer Society, 2003

What would the money mean to you?

freedom to choose your health providers, freedom to have your spouse by your side, freedom from worry about your bills and your mortgage, freedom to take extra time off from work while you get back on your feet

Think of the peace of mind you would have if you didn't have to worry about your mortgage payment, auto payments, or credit card balances during this stressful time! You could just focus on getting well.

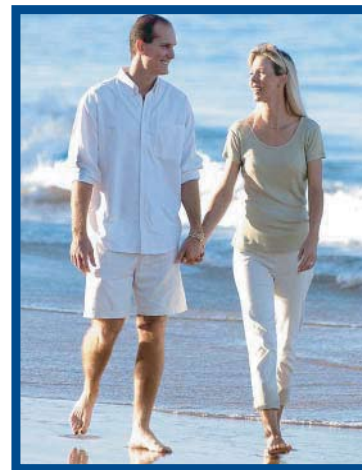
Possible uses:

- Your mortgage, auto loan, or credit card payments
- Replace your lost wages and your spouse's while caring for you
- Your medical costs – deductibles, prescriptions, second opinions, experimental treatments, out-of-network expenses
- Your rehabilitation, training, or education for a new occupation
- Expenses for travel/lodging while seeking medical treatment outside of your community
- Expenses for child care, nursing care

AssurityBalance Critical Illness Insurance

Our product pays a lump sum benefit (that may be tax-free) upon the first confirmed diagnosis of a covered illness or medical procedure. Most importantly, the cash benefit is paid directly to you – to use any way you choose! No receipts need to be presented. It's a check made out to you. Receiving the benefit does not change payments from any other insurance plan you may have – whether it's health, disability income, or worker's compensation. The money is yours to ease the financial stress that a critical illness creates.

See policy for definitions, exclusions, and restrictions for diseases and health events covered.



Your life can unravel quickly with a serious illness – let AssurityBalance Critical Illness Insurance help provide the financial strength you'll need to recover.

and the National Benefit Plan.



NEW AGENT INSURANCE TRAINING MANUAL

**HEALTH INSURANCE BASICS
LIFE INSURANCE BASICS**

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HEALTH INSURANCE PRODUCT GUIDE

There are literally thousands of different health insurance companies across the country, and even more different variations of health insurance policies. Most policies have their own specific applications of the offered benefits, but overall there are some basic similarities to all types of coverage. These common aspects of most types of policies are generally the areas of coverage that people are most concerned with.

What we sell today:

Most types of policies that exist on the marketplace today are managed care policies. Due to the rising cost of health care, traditional “one deductible” policies are becoming more and more scarce.

A managed care policy is generally either a “*Health Maintenance Organization*” (HMO) or a “*Preferred Provider Organization*” (PPO).

HMO: (Note: NIA currently markets no HMO products)

An HMO is designed to function exactly like the name implies. It is focused on decreasing the insured’s out of pocket medical costs by allowing him very low shared expenses on routine “maintenance” medical procedures (checkups, basic family Dr. visits, etc...) These basic services are usually performed by a Primary Care Physician in an outpatient facility. If the insured needs treatment that the primary care doctor can not provide, they are required to get a referral from that primary doctor. The cost to the insured for these types of services is usually only a small co-pay, with no additional deductible or expense being incurred.

The HMO is designed to reduce unnecessary medical costs and procedures, and ideally structured to prevent larger more costly services.

There are good parts and bad parts of an HMO insurance plan. One of the bad aspects of these policies is that doctors do not make very good money from them, and people often do not like having to get referrals. These and other reasons have caused most HMO plans to disappear from the individual health care marketplace. We do not sell an individual HMO, and you most likely will not run across one. However, HMO plans are still a very common option offered by employers as their group medical coverage benefits. Many people are very used to HMO plans, and are either coming off of this type of policy, or still have HMO coverage. Therefore, it is very important to be familiar with the HMO, and feel comfortable discussing it and comparing it to current PPO plans.

PPO:

The Preferred Provider Organization (PPO) plan is another type of maintenance policy that attempts to minimize medical costs by requiring the insured to go to a doctor or hospital off of an organized list. These doctors, hospitals, clinics, etc. have already agreed to a pre-negotiated fee for most of the services they render. So, by using this insurance company provided, pre-negotiated, facility list, the insured can reduce overall medical costs.

LIFE INSURANCE 101

There are two basic reasons people generally buy life insurance. It's either because they owe somebody or they love somebody. Most people do not see life insurance as something they are ever going to gain anything from, other than the security of knowing they are taking care of loved ones or other financial obligations.

Every solid financial plan must begin with Life Insurance. As a competent financial planner at NIA, you must master:

- 1.) How life insurance can affect people's lives.
- 2.) How the different life options can be offered, and combined with other aspects of their overall financial plan.
- 3.) How to discuss all that life insurance can do for an individual or business; how to educate them into seeing the truth from preconceived, old fashioned, life stereotypes; and finally how to read the "buy or die / hot or cold" signals when opening the topic of life planning, and control the conversation.

Life insurance offers very client friendly tax advantages; flexible wealth building options; and most importantly, very necessary protection, financial sense, and stability to build a family or business dream on.

Every person that you educate, and present a well structured life insurance plan to, is a person that you are helping and taking care of. Every Time!

Life insurance is a foundation that you can confidently build a complete financial structure on top of.

TYPES OF LIFE INSURANCE

Term Life:

Term life insurance is a temporary protection policy. As the name implies, the specified protection begins, and runs for a set period of time, or Term. There are a number of reasons people will choose to use a Term life product for their protection. In many of these cases the reason is not a very good one.

Terms of coverage generally range from 5 years up to 30 years. 5 year increments are fairly standard with most companies, (the most common being 10, 20, & 30 years.)

Term policies are relatively simple. First a person (client) undergoes the underwriting process. He/she is then approved by a company, and a policy is issued to that client for a set dollar amount to be left to a person or persons of the clients choosing (beneficiary.)

The client has a set price (premium) that is to be paid monthly, quarterly, or annually, and this generally does not change for the length of the term. There are annually renewing terms, and non-guaranteed terms. The bottom line on these types of term policies is that the premium can change for the client during the policy term, and there is no client cost guarantee. We will never sell this type of policy, and you should be familiar enough to recognize one and point it out to your client when reviewing their current coverage. Often clients have this type of policy and do not realize it. Your job is to educate and help out if possible.

So to sum up, a term policy is basic death benefit life protection. It is a temporary solution. You generally pay a set premium, for a set time period, and other than peace of mind you never truly benefit unless you die.

If the unthinkable were to happen, and you suffer an untimely death, your loved ones do not care what type of policy is paying them the money. The most important thing when considering this type of policy is that any type of protection and security is better than no protection. If a term plan presents your only, or most logical solution, then it is never a bad idea to protect your assets and the future of your loved ones. Just make sure all options have been reviewed.

Some reasons people choose Term Life Insurance:

1. Temporary loan or financing that requires credit life protection.
2. Mortgage protection. (some companies actually have a decreasing term)
3. Offered through their job.
4. Were not aware of the available life options. ***
5. Price. (one of the biggest reasons, and often one of the worst) ***
6. They think they can get a better return on their money than a permanent plan. ***

These are some of the major reasons people end up with Term life coverage. There are some very valid reasons to use term life, but other options should always be compared before making a final decision. When looking at life insurance from a total financial perspective, rather than just a price quoting life insurance salesman's angle, there are several other options that are just money smart, and planning sound.

*** generally not a financially smart reason to choose a term life policy.

Permanent Life: (Universal Life and Whole Life):

Permanent life insurance serves the same basic need as does a term life policy. The ultimate purpose for the coverage is to pay a set death benefit to a loved one or a creditor in the event of death to the policy holder.

The overall result of a permanent plan as compared to a term plan in the event of the insured's death is virtually the same. At death neither the insured nor the beneficiary care what type of policy is paying them.

The very significant difference between the two types of life coverage is what happens if and when you live for a while. The benefits an insured can gain from a permanent plan can make a lot of financial sense, and cause someone to become interested in something that was only a necessary evil before.

Permanent life insurance can show an individual how to solve the problem of protecting his family and assets in the event of premature death while also building tax deferred cash accumulation, maximizing the return on his overall dollar, and ultimately creating additional options that allow multiple financial goals to be achieved with the same intelligently allocated dollar.

A permanent life plan is planning for the future, not just for today. Not only is a permanent plan allowing for future needs and changes, but is making available options for future unknowns.

Financial planning is all about finding the most effective way to reach all of your goals (be they personal, family, or business), while minimizing and allowing for the unknowns.

Universal Life:

The Universal Life plan (UL) is the most flexible and common type of coverage we will use. The UL is a more modern and useable plan than a traditional Whole Life plan. It is relatively straightforward, and has many, many functions and options.

A UL has a range of allowable premiums. There is a minimum premium that is necessary to issue the policy, and keep it in force for a minimum period of time, and there is a maximum premium allowed by the IRS. The policy can usually be placed into force with either minimum or maximum, or any random premium amount in between.

For our training purposes, we are going to discuss a fixed UL. (Variable UL policies can be connected to securities accounts.) The fixed UL has a face amount like a term policy. The policy is connected to a cash accumulation account that all premium payments are deposited into. These premiums earn a tax deferred interest rate, and interest compounds on a monthly basis while the policy is in force, and there is money in the account. This accumulation account is the foundation for the flexibility, and positive financial results this type of planning can generate.

Every premium payment made by the insured goes into this account, and grows by the current tax deferred interest rate. One time per year the cost of insurance, and internal maintenance fees are deducted from the account. (note * your money earns interest and compounds this growth monthly, yet the cost of insurance is only deducted once per year.)

The internal cost of insurance is based loosely on current term policy rates, however they are a bit different. Unlike a term plan, the coverage is designed to be permanent for as long as there is money in the accumulation account. If designed properly, a UL plan can have one set premium for the remainder of the person's lifetime. This is a tremendously important factor when considering future financial plans, and maximizing one's budgeted dollar.

As stated, the internal cost of insurance is based loosely on current term insurance rates. This means that the actual cost of the insurance within the policy fluctuates based on current pricing and the insured's rising age. In other words, the actual cost of the insurance within a UL rises over the life of the policy. What the structure of a UL policy allows an individual to do is utilize the low cost of insurance at a younger age, and maximize the benefit of tax deferred growth to offset the common rising cost of insurance.

In short, if planned properly, the compounding effect of tax deferred growth far exceeds any rise in insurance costs, generally for the insured's entire life. And, if funded properly the accumulation can be used for a variety of financial goals, such as college planning, a retirement supplement, or to pay future life insurance premiums.

Universal Life uses the younger age of the insured, the long term effect of compounded interest, and is one of the only available financial tools that has the ability to earn tax deferred growth. These things make UL one of the most useful and necessary pieces to anyone's financial plan.

Remember the Basics:

- Universal life lasts for the insured's entire life. (as long as it is funded)
- The premium earns tax deferred interest that continues to grow.
- After the initial surrender period, the money belongs to the insured.
- Money can be used in combination with other financial goals (college tuition retirement, pay premiums, home remodel, etc...)
- UL is absolutely the most cost effective life protection solution available. Period. There is no exception.

Even if a UL is not used for cash accumulation, if structured properly, the insured can have a very cost effective long term life solution when comparing it to incurring the unknown cost of renewing a Term policy each time it expires throughout the life of the insured. When planned right, a UL will at least earn back all of the premium dollars paid into it, thus creating a zero net cost to a long term life insurance solution.

The bottom line:

A UL gives the option to continue coverage indefinitely; it gives a flexible range of premiums; it earns a tax deferred interest rate growth on all premiums paid; all money earned belongs to the insured (minus insurance cost); it can be used as an additional planning tool, or just as an intelligent return on money spent; it allows maximum options for all unknown future needs both personal and financial.

Ask Every Client for 3 Referrals

**NATIONAL INSURANCE
AGENCY**

N I A

**14800 Quorum Drive, Ste 500
Dallas, TX 75254
(214) 342-8588 Phone
(972) 385-7565 Fax**