

SALES PLAYBOOK



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Sales Tools

Navigating Original Medicare

NAVIGATING ORIGINAL MEDICARE



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Medicare Parts A and B at a Glance

Part A – Coverage for Hospital, Skilled Nursing, Hospice and Blood
Part B – Coverage for Physician/Supplier, Outpatient Care, Tests and Supplies

Generally, Part A is free, and Part B requires a monthly premium (\$320 in 2019). For people whose incomes are above a certain threshold, Part A may not be premium-free and Part B premiums may cost more per month.

Medicare A and B Premiums are generally determined from a tax return that is 2 years old.

For example, 2020 premiums would be based on taxes filed in 2019 for work year 2018.

Late enrollment penalties and delayed coverage effective dates may apply for those who do not have credible employer coverage (less than 20 employees) and decide not to sign up for Part A and B as they are turning 65. However, there is no Part A penalty if the prospect qualifies for premium-free Part A.

If your prospect has changed their filing status or their income has gone down for any of the following situations and they feel Social Security used incorrect or otherwise old tax year data and it is negatively affecting their required Medicare part A & B premiums, Social Security will require documentation verifying the event or reduction in income as well as a completed form SSA-44.

- Married, divorced or became widowed
- You or your spouse stopped working or reduced your work hours or income
- You or your spouse lost income-producing property because of a disaster or other event beyond your control
- You or your spouse experienced a scheduled cessation, termination, or reorganization of an employer's pension plan
- You or your spouse received a settlement from an employer or former employer because of the employer's closure.

If any of the above applies to your prospect, some examples of the documentation your prospect can provide with form SSA-44 are a death certificate, letter from employer certifying termination, tax return, etc.

If Social Security declines your request to update the income level they consider, your prospect that the right to file an appeal.

Initial Enrollment Period

The initial enrollment period (IEP) lasts for 7 months and is the first time someone can sign up for Medicare Parts A and/or B. Coverage always begins on the 1st of a month. Failure to enroll during the IEP may cause late enrollment penalties.

Individuals covered during the 3 coordination-of-benefits (COB) window, then, during the 3 months after the COB window, then, during the 3 months after the COB window, then, during the 3 months after the COB window.

For those required to buy A and B, coverage begins based on when they enrolled.

Enroll during the 3 months before the COB window.

Coverage begins the 1st of the month after enrollment.

Enroll during the 3 months after the COB window.

Coverage begins the 1st of the month after enrollment.

Enroll during the 3 months after the COB window.

Coverage begins the 1st of the month after enrollment.

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Enroll during the 3 months after the COB window.

Coverage begins the 1st of the month after enrollment.

General Enrollment Period

The General Enrollment Period (GEP) allows individuals who elected not to sign up during the IEP to enroll in non-premium-free Part A and/or B. Late enrollment penalties may apply. Those who sign up for A and/or B during this time can sign up for a Medicare Advantage or Part D plan between April 1st – June 30th.

Enroll during the General Enrollment Period.

Coverage begins the 1st of the month after enrollment.

Enroll during the General Enrollment Period.

Coverage begins the 1st of the month after enrollment.

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Coverage begins the 1st of the month after enrollment.

Special Enrollment Period (A & B)

A Special Enrollment Period to sign up for A and B is available anytime for individuals who are currently working for an employer with 20+ employees and covered under a group health plan with their employer.

An 8-month SEP is available to sign up for A and B at either the beginning of the month after the employment ends or the month after the group health plan ends, whichever happens first.

Usually you don't pay a late enrollment penalty if you sign up during a SEP. COBRA coverage and retiree health plans are not considered coverage from an employer. A SEP also does not apply to those with End Stage renal disease (ESRD).

To avoid a tax penalty, you should stop contributing to your HSA at least 6 months before you apply for Medicare. However, you can still use your HSA for medical expenses. If you'd like to continue to get health benefits through an HSA-like benefit structure, consider a Medicare Advantage Medical Savings Account (MSA) Plan.

Special Enrollment Period (MAPD and PDP)

You can make changes to your Medicare Advantage and Medicare prescription drug coverage when certain events happen in your life, like if you move or change your insurance coverage. These changes to make changes are also called Special Enrollment Periods (SEP). Rules about what you can make changes and the type of changes you can make are different for each SEP.

[Click here](#) to search SEP qualifying events and deadlines to make changes.

Guaranteed Issue Rights (Medigap)

Guaranteed issue rights (also called "Medigap protection") are rights you have in certain situations when insurance companies must offer you certain Medigap policies with no underwriting questions.

[Click here](#) to search qualifying events for Guaranteed issue rights.

Part A Penalty

Individuals who qualify for premium-free Part A are not charged a late enrollment penalty and can sign up anytime they want. Coverage will go back retroactively 6 months from when they sign up, but no earlier than when they were first eligible for Medicare.

Individuals who do not qualify for premium-free Part A must wait until the GEP to sign up. Unless there is a qualifying reason for a SEP, individuals may be penalized 10% of their Part A monthly premium for twice the number of years they were eligible for Part A but did not sign up.

Example: John was eligible for Part A in 2010 and required to pay a premium based on his income. He went 2 full years without Part A before he decided to sign up. - John would pay a 10% penalty for 4 years.

Part B Penalty

Individuals who wait to enroll in Part B and did not qualify to delay their enrollment will be penalized a compounding 10% for every 12-month period that they were eligible for Part B but didn't sign up. Unlike the Part A penalty, they will have to pay the Part B penalty for life in addition to the Part B premium.

Example: John was eligible for Medicare in 2010, didn't qualify for the penalty to be waived and went two full years without Part B before he decided to sign up.

2018: \$144.50 x 10% = \$14.45

2019: \$152.95 x 10% = \$15.29

Annual Part B Premium after John signs up is \$174.84 for life.

Part D Penalty

Individuals who wait to sign up for Part D will be penalized 1% of the "national base beneficiary premium" (\$33.74 in 2020, \$33.26 in 2021), multiplied by the number of full uncovered months that they did not have Part D or credible coverage. The penalty is always rounded to the nearest \$0.10. Every year that the national base beneficiary premium increases, the penalty increases, even if they are now signed up for Part D. Example: Part D, they will have to pay the Part D penalty for life in addition to their Part D premium.

Who Can Delay A & B Enrollment?

Employer Coverage (20+ Employees)

Individuals who are working or retired and covered under a Group Health plan as defined by the IRS, or covered under a working or retired spouse Group Health Plan as defined by the IRS have up to 8 months to enroll in Part A and B from the date employment ends or the date the group health plan coverage ends, whichever is first.

Even if the individual is offered COBRA, they must sign up within the 8-month window or else they may pay late enrollment penalties. Failure to sign up during those 8 months would force the individual to wait until the General Enrollment Period (January 1st – March 31st) to enroll, so if they will have to wait until July 1st for coverage to begin, which may cause a gap in coverage.

Active Duty Military

Individuals who are active duty and covered through Tri-Care can delay their Part B enrollment, but must enroll into Part B before retiring to avoid a break in coverage.

End-Stage Renal Disease (ESRD)

You can enroll in Part B without paying a late enrollment penalty if you are approved for a ESRD Special Enrollment Period. However, you must have Part A and B to get the full benefits available under Medicare to cover certain dialysis and kidney transplant services, so there may not be a benefit to delaying enrollment.

Who Cannot Delay A & B Enrollment?

- Anyone covered through an Employer with less than 20 Employees
- Retired service members with Veterans-Gold benefits, Tri-Care or G-WAPVA
- Individuals covered through Marketplace or Private Insurance

Common Medicare Changes

Common Annual Changes (changing cost responsibility for prospect)

- Part A Premiums (If prospect does not receive Premium-free Part A)
- Part A Deductible
- Part B Premiums
- Part B Deductible

One-time changes made in 2020, effective going forward

- Beginning January 1st, 2020, those turning 65 cannot enroll in Plan F or HDP
- Medicare will begin closing the Part D donut hole in 2020. For plans that participate, the member responsibility of generic and brand name drugs will go from 44% of the cost to 35% when in the donut hole. It is recommended to check the plan provider or local pharmacist for more details on which Part D plans have these additional savings.

One-time benefits

- Original Medicare members who are in their first year of Medicare receive a one-time comprehensive preventative care visit
- Original Medicare members also receive 1 covered Wellness visit every 12 months
- Individuals who are within their first year of Medicare Advantage can switch to a Medicare Supplement with no underwriting.



Sales Tools

Medicare A & B Charts with Medigap Plan F, G and N Costs

2021 Medicare Part A			
Part A is Hospital Insurance and covers costs associated with confinement in a hospital or skilled nursing facility.			
When you are hospitalized for	Medicare Covers	Medigap Supplement Plan F, G or N Pays	You Pay
1 - 60 days	Most confinement costs after the required \$1,484 Part A Deductible (See Benefit Table)	\$1,484 Part A Deductible	
61 - 90 days	All eligible expenses, after patient pays per day \$752 coinsurance	\$371 Per Day	
91 - 150 days	All eligible expenses, after patient pays per day \$752 coinsurance	\$742 Per Day	
151 days or more	Nothing	100% (For additional 180 days)	\$0
Skilled Nursing Confinement	All eligible expenses for the first 20 days, then all eligible expenses for days 21-100, after patient pays per day coinsurance	After 20 Days \$185.50 Per Day	
Nursing Care	All but very limited expenses for nursing care and hospital expenses	Any remaining expenses for nursing care and hospital expenses	
Blood	100% of approved amount after Part A deductible	First 3 Pints	

2021 Medicare Part B			
Part B is Medical Insurance and covers costs associated with physician services, outpatient care, tests and supplies - per calendar year.			
On Expenses Incurred For	Medicare Covers	Medigap Supplement Plan F, G or N Pays	You Pay
Annual Deductible	Nothing	\$203 Part B Deductible	\$203
Medical Expenses	80% of approved amount	20% of approved amount	
Excess Doctor Charges**	0% of approved amount	ALL COSTS	
Clinical Laboratory Services	100% of approved amount	ALL COSTS	
Home Healthcare	80% of approved amount for durable medical equipment	20% of approved amount for durable medical equipment	
Outpatient Hospital Treatment	Medicare payment to hospital, based on outpatient procedure payment rates	Coinsurance based on outpatient payment rates	
Blood	80% of approved amount after Part B deductible	20% of approved amount	

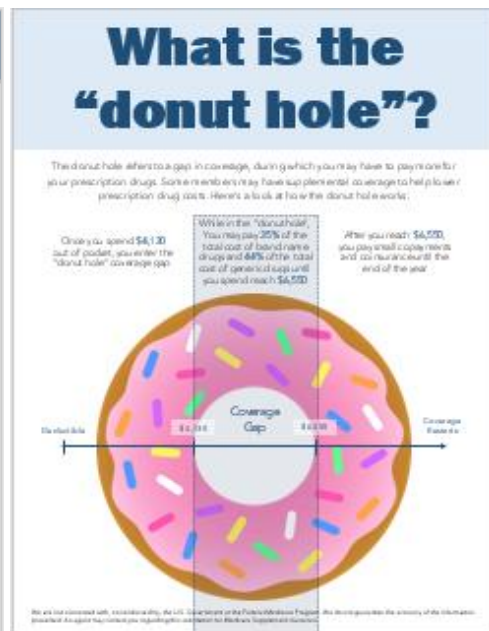
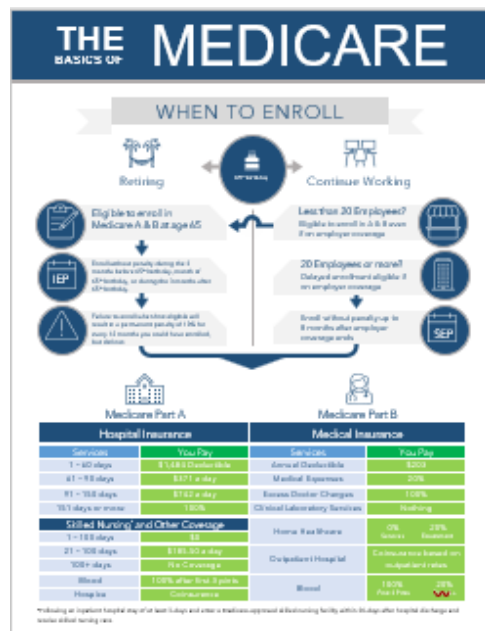
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Medicare Enrollment and Part D Donut Hole Information



Medicare Advantage vs Medigap Comparison

Medicare Comparison Overview

A visual comparison to help you understand your options to cover out of pocket costs associated with Original Medicare.

	Medicare Part A	Medicare Part B	Medicare Part C	Medigap Plan G
Benefits	Hospital, Skilled Nursing and Hospice	Medical	Replaces Medicare Part A and Part B (may include Part C coverage)	Replaces all Original Medicare out of pocket costs except for the Part B Deductible
Benefits Dates	Disabilities, copayments and coinsurance	Disabilities, copayments and coinsurance	Part A and B Deductibles, copayments and coinsurance (generally by plan)	Part B Deductible (\$203)
Cost of Patient Maximum	Unlimited	Unlimited	Out-of-pocket maximum of \$7,500 (2021) for individual coverage	Part B Deductible (\$203)
Provider Network	Any doctor or hospital that accepts Medicare	Any doctor or hospital that accepts Medicare	Yes. Typically limited to providers that accept the plan's network/contract	Any doctor or hospital that accepts Medicare
Networks Needed	No	No	Yes, if HMO; No, if PPO	No
Member Jan Coverage	Nationwide	Nationwide	Most plans in the United States are available where you are traveling. Some plans include foreign travel emergency benefits	Nationwide and Foreign Travel
Can Benefits Change?	No	No	Yes, but you may have to wait to switch to a new Part C plan	No
Part C Coverage	No	No	In some cases, yes	No, not all plans have separate Part C
Monthly Premiums	Generally free (may pay small health care taxes)	\$168.30 per month (may pay small health care taxes)	As low as \$0 per month (may have small portion of the Part B premium as co-insurance)	As low as \$105 per month (4% of 1st 10% of income, age 65)

Be not confused with, non-deductible, the U.S. Government or the Federal Reserve Program. This document provides the accuracy of the information presented. An agent may contact you regarding questions for Medicare Supplemental Insurance.

Sales Platforms

Retirement Roadblocks





Sales Platforms

Retirement Roadblocks White Pages

PAS | PRODUCT & ADVANCED STRATEGIES

Longevity is More Than Just Life Expectancy

When it comes to retirement income planning, longevity is often referred to as a risk multiplier. Living longer than expected can magnify the impact of inflation, market volatility, and long-term care needs. Yet, longevity is one of the most misunderstood risks as it pertains to retirement income planning. Part of this misunderstanding stems from the conflation created by the phrase "life expectancy."

UNDERSTANDING LIFE EXPECTANCY

Life expectancy is a term that requires a bit of precision. The Encyclopedia of Gerontology defines life expectancy as the average number of years a person in a population could expect to live after age x . Often, the life expectancy calculation that is cited is life expectancy at birth. In other words, defining x as age 0.

Today, according to the Centers for Disease Control, US life expectancy at birth is 78.7 years. However, for purposes of retirement income planning, the use of this data point can be misleading. Why? Because mortality rates during different stages of life dramatically influence the life expectancy at birth data.

Conceptually, if you manage to live to age 65, you have survived several events, illnesses, and diseases that have claimed tens of thousands each year.¹ As a result, the life expectancy of a 65-year old will look very different than life expectancy at birth.

This has been the case throughout history. Research has shown that during the last 200 years, once adulthood has been reached, life expectancy increases dramatically. And few go back even further. This was also the case during gerontological times. Life expectancy in the Roman Empire was 25. However, if you managed to live to age 25, your life expectancy more than doubled to age 53.²

Therefore, for retirement income planning purposes, it is much more helpful to use life expectancy data that correlates to the age of the population that will be impacted by the issues you are attempting to solve. For example, age 65 may be much more appropriate when addressing retirement income planning.

To illustrate the difference between life expectancy at birth versus age 65, we can look to the Social Security Administration's life tables to see the difference. For the Social Security life expectancy tables, life expectancy for a 65-year old man is 82.86. For 65-year old women, it is 85.45.³ This data indicates a longer life expectancy than the 78.7 years at birth. But even this data can be misleading.

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Inflation in Retirement

As clients prepare for and enter retirement, several factors need to be evaluated to ensure a successful and sustainable retirement lifestyle. One of the factors that must be considered is the long-term effect of inflation. Many clients rely on a fixed income that does not increase over time, potentially leaving a client at risk of having to modify their lifestyle in their later years to avoid running out of money. There are numerous ways to approach this risk. A combination of multiple retirement income streams that includes a fixed index annuity (FIA) with an increasing income rider may be one option to create the lifestyle your clients have planned and saved for. Income benefit riders may be offered either built-in or for an additional cost.

UNDERSTANDING INFLATION RISK

Inflation is, simply put, the rising cost of goods and services over time. These increasing costs decrease the purchasing power of money as inflation rates increase. We see the effect of inflation over time in almost every aspect of daily life. The average inflation rate over the past thirty years is 3.22%¹ and usually rounded down to 3% for ease. To apply this effect to a real-life scenario, think of a simple candy bar. If we set the 3% rate, a candy bar that cost \$0.50 in 1990 would cost \$0.50 today, an increase of 100%. However, if you were to go to a convenience store today, you would see a standard candy bar retail price is \$0.99, an increase of 98%. This means that the price of candy increased by 127% each year, significantly faster than the national inflation rate. On a small scale, the seems manageable but think about this effect on a grander scale with a specialized service critical to retirement healthcare.

According to an analysis of the Bureau of Labor Statistics Consumer Expenditures Survey by data company Clear, in 1984, the average American household spent \$2,500 on healthcare. In 2014, that average had risen to \$5,000, an increase of 100%. Even more alarming, the study also found that medical insurance premiums have increased by 74% since 1984.² These increases over time can quickly snowball away as a fixed income and deplete a nest egg if not prepared for in advance.



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Why Is Sequence of Returns Risk So Important in Retirement?

One of the key risks in retirement is commonly known as sequence of returns risk. This is the risk of receiving lower or negative returns early in a period when withdrawals are made from an investment portfolio. Early negative market returns can adversely impact how long retirement savings will last.

ACCUMULATION PHASE

Before we explore sequence of returns within the distribution phase, we first want to create a full picture of the savings that took place until retirement. Listed below are three return scenarios during the pre-retirement or commonly referred to as the accumulation phase, which will be illustrative and discuss.

Let's look at a few examples of 20-year periods and the returns of the S&P 500 index on a hypothetical \$1,000,000 portfolio. In hypothetical scenario #1, we set the returns in the order they happened. From 1989 to 2010, in hypothetical scenario #2, the order of returns is flipped so that we start with the returns in 2010 and work backward to 1989. Finally, in scenario #3, an average compound growth rate over the period is used, which calculates to be 3.02%.

Note: The average annual growth rate of the S&P 500 index from 1989 to 2010 was 5.40% during that period, but the average annual growth rate is a linear measure and does not account for compounding effects.

Hypothetical Scenario #1	Hypothetical Scenario #2	Hypothetical Scenario #3
Year	Year	Year
2009	2009	2009
2008	2008	2008
2007	2007	2007
2006	2006	2006
2005	2005	2005
2004	2004	2004
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ANNUITY-CARE SALES PLATFORM

Producers Guide

Annuity Sales Start Here

Everybody wants to sell annuities. So how do you get in the door? PIMSCO's Annuity-Care sales platform is a proven repeatable process that puts you in front of more annuity prospects by leveraging Medicare Supplements. This guide, followed by our PIMSCO agents/advisors, is proven to be successful regardless of where you are with your insurance business.

ANNUITY-CARE LEAD GENERATION

For over 20 years, PIMSCO agents/advisors have used Medicare Supplements as leverage to find annuity prospects. It's easier and when done correctly, it can be more rewarding than traditional annuity leads and seminars. Your lead generation strategy should include:

- Mail Drop Response Builders:** Send mailings analyzing prospects in a new-on-once mail using targeted Social Security or Medicare options/choices. It is best to target people who are between the ages of 64-70.
- Traditional Seminar Seemings and Table Talks:** Mail monthly personalized large group seminars or small group sales calls. To keep the message fresh, we recommend starting calls between Social Security and Medicare. It is best to target people who are between the ages of 64-70.
- Cold Calling:** Request a list of prospects within 6 months of turning 65 from your state coach and start as over the phone appointments using campaign to fill your schedule with additional appointments in local areas that you are working.
- Search Engine Marketing (Paid Search):** Create a landing page and generate online leads from consumers searching for specific keywords in your area. (Medicare, Social Security, retirement, etc). Your cost will be equal to the cost of the search and can be tracked to take them to your landing page.
- Door Knocking:** In between running appointments, door knock a list of local people turning 65 as well as prospects who were previously a "no show" or are ready to make a decision. Drive people (free or become free), give opportunities for personal introductions, or target the people who are ready to make a decision.
- Referral on-board:** Have an agent to help with over the phone appointment setting. This can include cold calling people turning 65, previous "no show" and people you have met with the agency ready to make a decision.
- Client Referrals:** Regardless if you make a sale or not, always ask for referrals and then send business cards with your presentation so they can easily refer your services to family and friends.

ANNUITY-CARE SALES PRESENTATION

PIMSCO's Annuity-Care sales presentation is proven to deepen your client relationships, encouraging them to ask you for annuity services. There are 3 steps in total:

- Sharing Up to The Door:** A mail back response or seminar appointment requires form is not a definite appointment and getting someone to work. We recommend having only 3 things in mind: the lead, Medicare Plan A & B benefits from your laptop. Walking up with car brochures behind making the prospect say, "I know how I feel in a car" and can take the appointment before a "no show".
- Getting In The Door:** It's all about conditions and using the right words. "Kissed Betty, have the lead in hand and when the prospect answers the door, this is how your first 3 minutes should go:
 - Agent: "Hi, I hope you're?"
 - Prospect: "Yes, how can I help you?"
 - Agent: "Let my name be a sign to you... (Shaking at the lead) the reason that I'm out and I'm here over the internet... (Lead says: "No")... I'm here to represent the employer offering annuities. There is a great plan for you and we can do it for you."
- Understand Your Purpose:** Most agents are selling Medicare Supplements Plans because it covers the most out of pocket costs associated with Traditional Medicare. Giving selling that 100% because premium rates are an annual out of pocket limit of \$2,170. It also comes with an optional, no fee, 100% liquid, 5% fixed annuity. We recommend including the premium savings into the annuity because clients will generally ask how much more they can receive, spending the door to additional premiums.

ANNUITY-CARE PRODUCER TRAINING

PIMSCO provides ongoing training to help you master the sales presentation and other ways to cross sell. This includes one-on-one coaching with our skilled sales and marketing team.

- ✓ **Letters and e-mails:** Use Annuity-Care email address by working with your State Coach.
- ✓ **Virtual care:** Training solutions and conference calls.
- ✓ **Flexibility:** Why call to sales with Medicare, Social Security, CA changes in why enroll.
- ✓ **Letters:** Use Medicare sample letters designed and sent the weekend paying a \$1,000 commission.
- ✓ **Master the following sales skills with your state coach:**
 - A. Lead Setup Strategy
 - B. Deal at Equity Concept
 - C. Guarantee Plan Concept
 - D. Entry Point
 - E. Annuity Plan
 - F. Annuity Plan

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Advanced Markets

Multi-Line Advanced Markets


ADVANCED MARKETS

Single Premium Med Supp

A publication of PIMSCO
By Morgan D. Smith | Director of Estate Solutions

Have you heard about the Single Premium Medicare Supplement?

Instead of risking the possibility of missing future premium payments, a single premium can eliminate the risk of lapsing coverage in the latter years when your clients may need their coverage the most.


To better understand this concept, let's assume we have a female, age 65, with an additional 50k to help pay for future health costs. Using an annuity, the 50k generates a guaranteed annual \$2,400 lifetime income to cover her new Medicare Supplement Plan F premiums. The income also increases each year interest is earned for the lifetime of the contract providing additional disposable income.

Not only does this guarantee who can pay her premiums for life, but any remaining balance in the account is always available to her beneficiaries.

Given the scenario, first year commission to the agent is \$3,523 with a \$343 lifetime annual renewal.

Questions about Single Premium Med Supp? contact your PIMSCO marketer.

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ADVANCED MARKETS

Consider Annuity Arbitrage

A publication of PIMSCO
By Morgan D. Smith | Director of Estate Solutions

If you know who would win the Super Bowl, how much would you bet?

There's one thing we know, everybody dies. One thing we don't know, is when we die. Annuity arbitrage works by simultaneously insuring your client against living too long or dying too soon.


To better understand this concept, let's assume we have a husband and wife age 78 with an additional 200k to pass to the children. Using an annuity, the 200k generates a guaranteed annual \$12,800 joint lifetime income to purchase a second to die universal life insurance policy with a guaranteed \$420k death benefit.

Not only do you double the legacy, but regardless of what happens the family is now protected from living too long or dying too soon.

Given the scenario, the commission to the agent is \$24,888.

Questions about Annuity Arbitrage? contact your PIMSCO marketer.

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ADVANCED MARKETS

Client Retention: Maintain AUM with Generational Marketing

A publication of PIMSCO
By Morgan D. Smith | Director of Estate Development

Financial professionals are a key factor when considering the management of a client's growing net worth. Building a trusting relationship is the single most important reason clients work with their Financial Advisor. However, very few advisors discuss Life Insurance as leverage to meet the children of their clients and help assure that assets passed to beneficiaries will remain under their management. Ask yourself, if you knew which team would win the Super Bowl, how much would you bet? The point is clear.

Though the "Cash Transfer" from the Greater Generation to the Baby Boomers is still active, over the next 25 years an unprecedented 212 million dollars will be transferred from Baby Boomers to Generation C and D. This large scale shift has been named "The Greater Wealth Transfer".

Approximately 62% of children seeking an inheritance have lost their parent's financial advice and only 20% of advisors are targeting younger family members of their clients. Furthermore, the average age of advisors in the United States is 55. Annual LTCs are over 25 and many are nearing retirement. Many advisors are not targeting the children of their clients because they're not sure how to make the connection.

Clear estate advice are being passed to children spending the assets too quickly or simply not interested in having the same advisor manage the assets.

If you are planning to retire and sell your business, the relationship with the estate planner can affect how much a buyer is willing to offer.

However, if you have no goals to retire in (RMDs/IRA's) imagine being 65% of your net assets.

Advisors are all seeking for ways to retain and attract into the children of their clients. Some have been started using young advisors to incorporate into high-net-worth financial planning practice to better service a family relationship. Others are using digital media platforms and partnering with estate planners to create a family of age and behavior more and more the next generation involves. While all these ideas are proving results, they may not be the easiest to implement and in some cases may pose additional costs.

The aforementioned idea is the value of Life Insurance. Think about it, if you were the wife of my client and when we first met, told you that upon your parent's death, I am going to help you receive an additional 21 million dollars above your original inheritance, what would you think of me?

Life insurance is an easy strategy to bring up in family meetings to begin discussions regarding outstanding issues, death benefits, and wealth preservation. It is an easy conversation to have and can be a great way to build a meaningful relationship.

Your AUM increases when Death Benefits are paid, and your rate of retention will also significantly increase.

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ADVANCED MARKETS

Everybody Wants to sell annuities

A publication of PIMSCO
By Morgan D. Smith | Director of Estate Development

Selling annuities is great! You can make more money in a day than most people make in a year. The hard part is generating leads, but not for us.


Stop trying to get in the front door, the garage door is bigger.

The PIMSCO Annuity-Care sales platform targets annuity prospects using the leveraging effect of Medicare. People turning 65 have to purchase a Medicare plan. Without it, they will risk paying higher premiums for less coverage. We sell a Medicare Supplement plan that includes an optional 3% fixed annuity that is 100% liquid with no surrender charges or fees.

- Average Med Supp commission is about \$400, every year for life
- Sell 100 and you make \$40,000, every year for life
- Do that for 10 years and you make \$400,000, every year for life
- That's not even counting your annuity commission!

Contact your PIMSCO marketer to get started!

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ADVANCED MARKETS

Consider Consolidating to 1 FMO

A publication of PIMSCO
By Morgan D. Smith | Director of Estate Solutions

We often speak with agents who are proud to be working with multiple FMOs.

Many of them do it to utilize the different programs each FMO has to offer and although this sounds like a great idea, it results in less support and less rewards.

Agents may be writing 10 apps a month, but they may be working with 4 different FMOs. If you look at the examples below, the agent benefits more when using one FMO.

FMO	Carrier	Apps/Month	Monthly App/FMO
PIMSCO	Prudential	2	3
FMO #2	United Healthcare	3	
FMO #3	Aetna	5	4
FMO #4	Cigna	3	
FMO #5	MetLife of Omaha	2	3
FMO #6	United American	1	


Current Scenario
Within 30 days agent has written 9 apps with PIMSCO. Qualifying him for...

- 1,000 Piece Maker

All Business with PIMSCO
Within 30 days agent has written 30 apps with PIMSCO. Qualifying him for...

- 1,000 Piece Maker
- EAO Reimbursement
- Website
- Logo
- Matching Business Cards

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ADVANCED MARKETS

Consider LTC Arbitrage

A publication of PIMSCO
By Morgan D. Smith | Director of Estate Solutions

If you know who would win the Super Bowl, how much would you bet?

There's one thing we know, everybody dies. One thing we don't know, is when we die. LTC arbitrage works by simultaneously leveraging an annuity and life insurance to maximize annual LTC benefits.

To better understand this concept, let's assume we have a female, age 65, in good health with 200k to help cover potential long term-care costs.

Using an annuity, these funds generate a guaranteed annual \$12,800 lifetime income to purchase a whole life insurance policy with a \$203,718 Death Benefit and a \$73,338 annual LTC benefit with a lifetime benefit period.

If the client goes on claim, the annuity income doubles to \$25,600 and because of the built-in waiver of premium on the whole life insurance policy, this allows us to add the entire \$25,600 of annuity income to our \$73,338 annual LTC benefit, resulting in \$98,938 of total annual LTC benefits, payable for life.

Not only is she protected from living too long, but if she dies before ever using the LTC benefits, her beneficiary will receive \$203,718 tax free as well as the balance of the annuity.

Given the scenario, the commission to the agent is \$28,921.

Questions about Annuity Arbitrage? Contact your PIMSCO marketer.

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Advanced Markets

Annuity Advanced Strategies



ANNUITY ADVANCED STRATEGIES

Income within 1 - 10 years

Contract/Plan	Rating	Issue Age	Minimum Premium	Min. Interval	Benefit/Rate/Rate-Cumulative	Interest Type	Benefit/Rate/Rate-Cumulative	ET/Notes
Allstate 200 10	A+	60	\$10,000	Year 1 - 10	20% Annual Interest Rate (10%)	Fixed	Accumulation Value including 20% (10%)	N/A
Allstate Benefit Control 10	A+	60	\$10,000	Year 1 - 10	20% 2nd Year Benefit Rate (10%)	Increasing	Benefit Rate Paid 10 - 10 years (10%)	Accrues Credits
American Equity Income Shield 10	A-	60	\$10,000	Year 1 - 10	20% 1st Year Premium Bonus	Fixed	N/A	Value of Surrender (10%)
Global Atlantic Income Shield 10	A	60	\$10,000	Year 1 - 10	20% 1st Year Premium Bonus	Fixed	N/A	Value of Surrender (10%)
Great American Premier Income 1	A+	60	\$10,000	Year 1 - 10	20% 1st Year Premium Bonus	Fixed	N/A	Value of Surrender (10%)
North American Benefit Solutions 10	A+	60	\$10,000	Year 1 - 10	20% 1st Year Premium Bonus	Fixed	N/A	Value of Surrender (10%)
Prudential Supplemental 10	A+	60	\$10,000	Year 1 - 10	20% 1st Year Premium Bonus	Fixed	N/A	Value of Surrender (10%)
Guaranteed Income 10	B+	60	\$10,000	Year 1 - 10	20% 1st Year Premium Bonus	Fixed	N/A	Value of Surrender (10%)

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ANNUITY ADVANCED STRATEGIES

Income Years 10+

Contract/Plan	Rating	Issue Age	Minimum Premium	Min. Interval	Benefit/Rate/Rate-Cumulative	Interest Type	Benefit/Rate/Rate-Cumulative	ET/Notes
Allstate 200 10	A+	60	\$10,000	Year 1 - 10	20% 2nd Year Benefit Rate (10%)	Increasing	Benefit Rate Paid 10 - 10 years (10%)	Accrues Credits
Allstate Benefit Control 10	A+	60	\$10,000	Year 1 - 10	20% 2nd Year Benefit Rate (10%)	Increasing	Benefit Rate Paid 10 - 10 years (10%)	Accrues Credits
American Equity Income Shield 10	A-	60	\$10,000	Year 1 - 10	20% 1st Year Premium Bonus	Fixed	N/A	Value of Surrender (10%)
Global Atlantic Income Shield 10	A	60	\$10,000	Year 1 - 10	20% 1st Year Premium Bonus	Fixed	N/A	Value of Surrender (10%)
Great American Premier Income 1	A+	60	\$10,000	Year 1 - 10	20% 1st Year Premium Bonus	Fixed	N/A	Value of Surrender (10%)
North American Benefit Solutions 10	A+	60	\$10,000	Year 1 - 10	20% 1st Year Premium Bonus	Fixed	N/A	Value of Surrender (10%)
Prudential Supplemental 10	A+	60	\$10,000	Year 1 - 10	20% 1st Year Premium Bonus	Fixed	N/A	Value of Surrender (10%)
Guaranteed Income 10	B+	60	\$10,000	Year 1 - 10	20% 1st Year Premium Bonus	Fixed	N/A	Value of Surrender (10%)

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ANNUITY ADVANCED STRATEGIES

Accumulation

Contract/Plan	Rating	Issue Age	Minimum Premium	Min. Interval	Benefit/Rate/Rate-Cumulative	Interest Type	Benefit/Rate/Rate-Cumulative	ET/Notes
Allstate 200 10	A+	60	\$10,000	Year 1 - 10	20% 2nd Year Benefit Rate (10%)	Increasing	Benefit Rate Paid 10 - 10 years (10%)	Accrues Credits
Allstate Benefit Control 10	A+	60	\$10,000	Year 1 - 10	20% 2nd Year Benefit Rate (10%)	Increasing	Benefit Rate Paid 10 - 10 years (10%)	Accrues Credits
American Equity Income Shield 10	A-	60	\$10,000	Year 1 - 10	20% 1st Year Premium Bonus	Fixed	N/A	Value of Surrender (10%)
Global Atlantic Income Shield 10	A	60	\$10,000	Year 1 - 10	20% 1st Year Premium Bonus	Fixed	N/A	Value of Surrender (10%)
Great American Premier Income 1	A+	60	\$10,000	Year 1 - 10	20% 1st Year Premium Bonus	Fixed	N/A	Value of Surrender (10%)
North American Benefit Solutions 10	A+	60	\$10,000	Year 1 - 10	20% 1st Year Premium Bonus	Fixed	N/A	Value of Surrender (10%)
Prudential Supplemental 10	A+	60	\$10,000	Year 1 - 10	20% 1st Year Premium Bonus	Fixed	N/A	Value of Surrender (10%)
Guaranteed Income 10	B+	60	\$10,000	Year 1 - 10	20% 1st Year Premium Bonus	Fixed	N/A	Value of Surrender (10%)

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ANNUITY ADVANCED STRATEGIES

MYGA Accumulation

Contract/Plan	Rating	Issue Age	Minimum Premium	3 Year	5 Year	7 Year	Notes
Allstate 200 10	A+	60	\$10,000	2.25%	2.25%	2.25%	See additional notes below
Allstate Benefit Control 10	A+	60	\$10,000	2.25%	2.25%	2.25%	See additional notes below
American Equity Income Shield 10	A-	60	\$10,000	2.25%	2.25%	2.25%	See additional notes below
Global Atlantic Income Shield 10	A	60	\$10,000	2.25%	2.25%	2.25%	See additional notes below
Great American Premier Income 1	A+	60	\$10,000	2.25%	2.25%	2.25%	See additional notes below
North American Benefit Solutions 10	A+	60	\$10,000	2.25%	2.25%	2.25%	See additional notes below
Prudential Supplemental 10	A+	60	\$10,000	2.25%	2.25%	2.25%	See additional notes below
Guaranteed Income 10	B+	60	\$10,000	2.25%	2.25%	2.25%	See additional notes below

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Advanced Markets

Next Level Blueprints

Producer Blueprints

BUILD YOUR BUSINESS TO THE NEXT LEVEL

PIMSCO
Empowering the Midpoint of the Career

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The Next Level Starts Here

Nobody reaches the next level by accident. It requires a proven repeatable process backed by a team of professionals dedicated to helping you reach your peak. This guide is your manifesto – followed by successful PIMSCO agents/advisors and proven to be successful regardless of where you're at with your insurance business.

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\$100,000 Annual Commission: Agent

Success at the agent level is built from a solid foundation of organization, commitment and intelligent strategies to produce desired results, on a regular basis.

Agent Level Basic Requirements

- Develop and maintain a customer level service using multiple resources
- Block a proven and reliable appointment process that can be consistently duplicated
- Utilize an CRM to assist with case design and all back office support
- Acquire an industry software for use in the go-to-market methodology
- Begin building your company by creating logos, website and social media
- Participate in professional training and utilize PIMSCO for new sales ideas
- Purchase and implement a CRM system to track leads and client interaction
- Develop a client acquisition service to educate prospects and business direct leads

"You can't afford to be great to start, but you have to start to be great." – Zig Ziglar

Verbal state insurance regulations are not an absolute requirement to hold the "Life" of a policy, which can be made understood and explained accordingly. Personal and professional responsibility is a matter of choice. The results of your actions are your own. Your success is your own responsibility.

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\$500,000 Annual Commission: President

This Presidential level requires a wide range of designations, along with your marketing strategies and implementing the tools needed to develop a successful agency.

Presidential Level Basic Requirements

- Acquire additional financial designations such as CRP, ChFC, ChFS, ChU, ChE, ChS, ChT, ChA, ChP, ChD, ChF, ChG, ChH, ChI, ChJ, ChK, ChL, ChM, ChN, ChO, ChP, ChR, ChS, ChT, ChU, ChV, ChW, ChX, ChY, ChZ, ChAA, ChAB, ChAC, ChAD, ChAE, ChAF, ChAG, ChAH, ChAI, ChAJ, ChAK, ChAL, ChAM, ChAN, ChAO, ChAP, ChAQ, ChAR, ChAS, ChAT, ChAU, ChAV, ChAW, ChAX, ChAY, ChAZ, ChBA, ChBB, ChBC, ChBD, ChBE, ChBF, ChBG, ChBH, ChBI, ChBJ, ChBK, ChBL, ChBM, ChBN, ChBO, ChBP, ChBQ, ChBR, ChBS, ChBT, ChBU, ChBV, ChBW, ChBX, ChBY, ChBZ, ChCA, ChCB, ChCC, ChCD, ChCE, ChCF, ChCG, ChCH, ChCI, ChCJ, ChCK, ChCL, ChCM, ChCN, ChCO, ChCP, ChCQ, ChCR, ChCS, ChCT, ChCU, ChCV, ChCW, ChCX, ChCY, ChCZ, ChDA, ChDB, ChDC, ChDD, ChDE, ChDF, ChDG, ChDH, ChDI, ChDJ, ChDK, ChDL, ChDM, ChDN, ChDO, ChDP, ChDQ, ChDR, ChDS, ChDT, ChDU, ChDV, ChDW, ChDX, ChDY, ChDZ, ChEA, ChEB, ChEC, ChED, ChEE, ChEF, ChEG, ChEH, ChEI, ChEJ, ChEK, ChEL, ChEM, ChEN, ChEO, ChEP, ChEQ, ChER, ChES, ChET, ChEU, ChEV, ChEW, ChEX, ChEY, ChEZ, ChFA, ChFB, ChFC, ChFD, ChFE, ChFF, ChFG, ChFH, ChFI, ChFJ, ChFK, ChFL, ChFM, ChFN, ChFO, ChFP, ChFQ, ChFR, ChFS, ChFT, ChFU, ChFV, ChFW, ChFX, ChFY, ChFZ, ChGA, ChGB, ChGC, ChGD, ChGE, ChGF, ChGG, ChGH, ChGI, ChGJ, ChGK, ChGL, ChGM, ChGN, ChGO, ChGP, ChGQ, ChGR, ChGS, ChGT, ChGU, ChGV, ChGW, ChGX, ChGY, ChGZ, ChHA, ChHB, ChHC, ChHD, ChHE, ChHF, ChHG, ChHH, ChHI, ChHJ, ChHK, ChHL, ChHM, ChHN, ChHO, ChHP, ChHQ, ChHR, ChHS, ChHT, ChHU, ChHV, ChHW, ChHX, ChHY, ChHZ, ChIA, ChIB, ChIC, ChID, ChIE, ChIF, ChIG, ChIH, ChIJ, ChIK, ChIL, ChIM, ChIN, ChIO, ChIP, ChIQ, ChIR, ChIS, ChIT, ChIU, ChIV, ChIW, ChIX, ChIY, ChIZ, ChJA, ChJB, ChJC, ChJD, ChJE, ChJF, ChJG, ChJH, ChJI, ChJJ, ChJK, ChJL, ChJM, ChJN, ChJO, ChJP, ChJQ, ChJR, ChJS, ChJT, ChJU, ChJV, ChJW, ChJX, ChJY, ChJZ, ChKA, ChKB, ChKC, ChKD, ChKE, ChKF, ChKG, ChKH, ChKI, ChKJ, ChKK, ChKL, ChKM, ChKN, ChKO, ChKP, ChKQ, ChKR, ChKS, ChKT, ChKU, ChKV, ChKW, ChKX, ChKY, ChKZ, ChLA, ChLB, ChLC, ChLD, ChLE, ChLF, ChLG, ChLH, ChLI, ChLJ, ChLK, ChLL, ChLM, ChLN, ChLO, ChLP, ChLQ, ChLR, ChLS, ChLT, ChLU, ChLV, ChLW, ChLX, ChLY, ChLZ, ChMA, ChMB, ChMC, ChMD, ChME, ChMF, ChMG, ChMH, ChMI, ChMJ, ChMK, ChML, ChMN, ChMO, ChMP, ChMQ, ChMR, ChMS, ChMT, ChMU, ChMV, ChMW, ChMX, ChMY, ChMZ, ChNA, ChNB, ChNC, ChND, ChNE, ChNF, ChNG, ChNH, ChNI, ChNJ, ChNK, ChNL, ChNM, ChNN, ChNO, ChNP, ChNQ, ChNR, ChNS, ChNT, ChNU, ChNV, ChNW, ChNX, ChNY, ChNZ, ChOA, ChOB, ChOC, ChOD, ChOE, ChOF, ChOG, ChOH, ChOI, ChOJ, ChOK, ChOL, ChOM, ChON, ChOO, ChOP, ChOQ, ChOR, ChOS, ChOT, ChOU, ChOV, ChOW, ChOX, ChOY, ChOZ, ChPA, ChPB, ChPC, ChPD, ChPE, ChPF, ChPG, ChPH, ChPI, ChPJ, ChPK, ChPL, ChPM, ChPN, ChPO, ChPP, ChPQ, ChPR, ChPS, ChPT, ChPU, ChPV, ChPW, ChPX, ChPY, ChPZ, ChQA, ChQB, ChQC, ChQD, ChQE, ChQF, ChQG, ChQH, ChQI, ChQJ, ChQK, ChQL, ChQM, ChQN, ChQO, ChQP, ChQQ, ChQR, ChQS, ChQT, ChQU, ChQV, ChQW, ChQX, ChQY, ChQZ, ChRA, ChRB, ChRC, ChRD, ChRE, ChRF, ChRG, ChRH, ChRI, ChRJ, ChRK, ChRL, ChRM, ChRN, ChRO, ChRP, ChRQ, ChRR, ChRS, ChRT, ChRU, ChRV, ChRW, ChRX, ChRY, ChRZ, ChSA, ChSB, ChSC, ChSD, ChSE, ChSF, ChSG, ChSH, ChSI, ChSJ, ChSK, ChSL, ChSM, ChSN, ChSO, ChSP, ChSQ, ChSR, ChSS, ChST, ChSU, ChSV, ChSW, ChSX, ChSY, ChSZ, ChTA, ChTB, ChTC, ChTD, ChTE, ChTF, ChTG, ChTH, ChTI, ChTJ, ChTK, ChTL, ChTM, ChTN, ChTO, ChTP, ChTQ, ChTR, ChTS, ChTT, ChTU, ChTV, ChTW, ChTX, ChTY, ChTZ, ChUA, ChUB, ChUC, ChUD, ChUE, ChUF, ChUG, ChUH, ChUI, ChUJ, ChUK, ChUL, ChUM, ChUN, ChUO, ChUP, ChUQ, ChUR, ChUS, ChUT, ChUU, ChUV, ChUW, ChUX, ChUY, ChUZ, ChVA, ChVB, ChVC, ChVD, ChVE, ChVF, ChVG, ChVH, ChVI, ChVJ, ChVK, ChVL, ChVM, ChVN, ChVO, ChVP, ChVQ, ChVR, ChVS, ChVT, ChVU, ChVV, ChVW, ChVX, ChVY, ChVZ, ChWA, ChWB, ChWC, ChWD, ChWE, ChWF, ChWG, ChWH, ChWI, ChWJ, ChWK, ChWL, ChWM, ChWN, ChWO, ChWP, ChWQ, ChWR, ChWS, ChWT, ChWU, ChWV, ChWW, ChWX, ChWY, ChWZ, ChXA, ChXB, ChXC, ChXD, ChXE, ChXF, ChXG, ChXH, ChXI, ChXJ, ChXK, ChXL, ChXM, ChXN, ChXO, ChXP, ChXQ, ChXR, ChXS, ChXT, ChXU, ChXV, ChXW, ChXX, ChXY, ChXZ, ChYA, ChYB, ChYC, ChYD, ChYE, ChYF, ChYG, ChYH, ChYI, ChYJ, ChYK, ChYL, ChYM, ChYN, ChYO, ChYP, ChYQ, ChYR, ChYS, ChYT, ChYU, ChYV, ChYW, ChYX, ChYY, ChYZ, ChZA, ChZB, ChZC, ChZD, ChZE, ChZF, ChZG, ChZH, ChZI, ChZJ, ChZK, ChZL, ChZM, ChZN, ChZO, ChZP, ChZQ, ChZR, ChZS, ChZT, ChZU, ChZV, ChZW, ChZX, ChZY, ChZZ

"You can't afford to be great to start, but you have to start to be great." – Zig Ziglar

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\$1+ Million Annual Commission: CEO

Moving up from the Presidential to the CEO level requires full financial planning services as well as expanding your professional environment with new locations, recruiting talent, an unprecedented back office, and full agent support.

CEO Level Basic Requirements

- Obtain a larger scale workshop including full insurance and financial planning
- Upgrade to a larger office or open new office locations to better service client network
- Implement lead and renewal programs to help with recruiting and agent retention
- Use Marketing to recruit agents and help grow your sales team
- Further increase your sales team by offering agents the opportunity to build their own sales team
- Provide weekly training events to coach and mentor your sales team
- Expand your influence by becoming an advocate in the financial and insurance industry as a whole

"Be the change you want to see in the world." – Mahatma Gandhi

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PIMSCO Advantage: Success

About the PIMSCO Commitment

Regardless of where you are with your insurance or financial position, PIMSCO has the expertise to build your production through increasing income levels with all forms of insurance championed by the regional marketing and back office support.

PIMSCO is a Field Marketing Organization dedicated to providing the tools you need to build your business to the next level. Owned and operated by top producers, we understand services, and our experienced industry knowledge provides a competitive edge above all. PIMSCO provides marketing programs and lead generation, exclusive training and sales concepts, leading software and financial calculators, as well as coaching, new business, and commission opportunities.

Are you ready to build your business to the next level? Call 800.326.5798 to speak with a PIMSCO executive, email info@pimSCO.com for more information, or visit us at www.PIMSCO.com to see why agents and advisors building PIMSCO is the backbone of their company's success.

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Empowering the Midpoint of the Career

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