

A man in a blue suit, sunglasses, and a watch is walking up a curved staircase. He is carrying a brown leather bag. The background features a modern glass building and a curved white wall with a balustrade.

PIMSCO AGENT GUIDE



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ACTIVATE PIMSCO PORTAL

As a PIMSCO agent, you have access to many business-building tools, including no-cost subscriptions for quoting, e-app, underwriting and downloadable marketing and new business forms, located within the PIMSCO Agent Portal.

1. Go to www.PIMSCO.com, click login at the top right corner of the screen and then click “Request a login”. **Once you have completed the registration process, email licensing@pimsco.com to activate your portal.**
2. Once you are registered and logged in for the portal, you may be required to create additional logins for some of the 3rd party subscriptions and software that we offer to our agents within the PIMSCO portal. – The process for getting registered for the 3rd party tools is available on pages 4 - 9 of this guide.

GETTING APPOINTED

Medicare Advantage Contracting

3. Go to www.PIMSCO.com, click login at the top right corner of the screen and then click “Request a login”. **Once you have completed the registration process, email licensing@pimSCO.com to activate your portal.**
4. Once you are logged in, click the “Licensing Center” tab located on the side bar to the left of your screen and then click the “Medicare Advantage Licensing/Certification Center” button. Lastly, find the carrier you want to be appointed with and click “Get Certified Here”

All Other Lines of Insurance

1. Open the link to launch our online contracting portal and click “NEW USER”
You still need a new login even if you have used this portal with another agency
2. After you create a login, you will receive an email with a link from “Professional Insurance Systems of Florida” to create your password. **If you don’t see the email in your inbox check your junk/spam folder**
3. Once logged in, click the “MY PROFILE” tab and complete your personal profile. Once Completed, all the tabs at the bottom of your screen will have a green ✓
4. Click “HOME” at the top left corner of your screen.
5. Click “MY APPT REQUESTS GET APPOINTED” from the home screen.
6. At the top right corner of the screen click “APPOINTMENT REQUESTS” and then click “NEW REQUEST”
7. Select the carrier you want to get appointed with and submit.
8. **If you need to get contracted with additional carriers just repeat steps 5 – 7**

Training & Insurance

- E&O – www.napabenefits.org
- AML – www.limra.com
- AHIP – www.ahip.org

QUICK QUOTES

PIMSCO Agent Portal (UL, Term, Final Expense, Medicare Supplements, Medicare Advantage, Prescription Drug Plans, Hospital indemnity, Dental, & Annuities)

1. Go to www.PIMSCO.com, click login at the top right corner of the screen. If you have not created a portal yet, click “Request a login”. **Once you have completed the registration process, email licensing@pimsco.com to activate your portal.**
2. Once you are logged in, click the “Quoting Center” tab located on the side bar to the left of your screen.
3. Click the type of product you want to quote and continue. You may be required to create an additional login for our quoting tools. **IMPORTANT - If you cannot log in after creating your login, email licensing@pimsco.com so we can activate your portal**

PIMSCO Mobile Quoting App (Medicare Supplements, Medicare Advantage, Prescription Drug Plans, Final Expense, Hospital Indemnity and Dental)

1. On your smart phone or tablet, go to the app store and search “PIMSCO Quoting”. The PIMSCO Quoting App should appear at the top of the list. Click download.
2. Once downloaded, open the app and register for access. **Once you have completed the registration process, email licensing@pimsco.com to activate your portal.**

PIMSCO Sales Coach (Any Product Type)

1. If you haven’t already received a list of our Quoting/Fact Finder forms, email or call your PIMSCO Sales Coach and request them.
2. Complete the form with as much detail as possible and return via fax or email. If you choose to use fax, make sure you include a cover letter addressed to your PIMSCO Sales Coach.
3. Once received, your PIMSCO Sales Coach will run the quote and return within 1 hour. In the event that we receive the quote within 30 minutes of closing, the quote may not be completed and returned to you until the next morning. **Disability quotes take 24-48 hours to be completed and returned.**

PRODUCT ILLUSTRATIONS

Winflex Web (UL, IUL, Term, Whole Life & LTC)

1. Open the link to launch the portal. and click “Register for Winflex” to begin creating your profile. <https://www.winflexweb.com/>
2. On the 2nd page of the registration process titled “Agency/BGA Selection”, type PIMSCO into the search bar and click “Find”. Click the bubble to select PIMSCO as your Agency/BGA and then click “Continue Registration”.
3. On the 3rd page of the registration process titled “Companies in My Profile”, you will be presented with the carriers PIMSCO is affiliated with as well as a list of carriers who do not participate with Winflex. Do not select anything on this screen. Scroll to the bottom and click “Complete Registration”
4. You will now receive an email with a temporary password that you can use to login for the 1st time. **You will also need to send an email to licensing@pimSCO.com so we can approve us as your agency and give you access to run illustrations for the carriers we are affiliated with.**

PIMSCO Sales Coach (Any Product Type)

1. If you haven’t already received a list of our Quoting/Fact Finder forms, email or call your PIMSCO Sales Coach and request them.
2. Complete the form with as much detail as possible and return via fax or email. If you choose to use fax, make sure you include a cover letter addressed to your PIMSCO Sales Coach.
3. Once received, your PIMSCO Sales Coach will run the quote and return within 1 hour. **Disability quotes take 24-48 hours to be completed and returned. In the event that we receive the quote within 30 minutes of closing, the quote may not be completed and returned to you until the next morning.**

Carrier Resources (All products except Disability)

1. You can also use the carrier directory located at the back of this agent guide to either call the carriers sales and marketing department or login to their agent portal and run illustrations.

UNDERWRITING & SUITABILITY

PIMSCO Agent Portal (Life Insurance)

1. There are 2 ways to get underwriting information in the PIMSCO Agent Portal. What you decide to use will come down to personal preference. If you have yet to use our portal go to www.PIMSCO.com, click login at the top right corner of the screen and then click “Request a login”. **Once you have completed the registration process, email licensing@pimSCO.com to activate your portal.**
 - a) **(UL, IUL & Term)** Once logged in, click the “Underwriting” tab on the side bar to the left of your screen. If you have yet to register for iPipeline, you will need to register to continue. Once registered, begin searching for product underwriting guides and build charts.
 - b) **(UL & Term)** Once logged in, click the “Quoting Center” tab located on the side bar to the left of your screen and click the type of Life Insurance you want to quote and in the “Underwriting Information” section click “Add Health Details” to enter the clients health conditions and/or criminal history. **The carriers quoted will be filtered to the medical/criminal history you provided, however approval of coverage is still subject to full underwriting.**

PIMSCO Sales Coach (Any Product Subject to Underwriting/Suitability)

1. If you need help determining suitability for annuity cases, or if you’re unsure of which life insurance carriers to search on the agent portal, or cannot find a carrier/product on the PIMSCO agent portal, you can email or call your PIMSCO Sales Coach and they can work with you to determine which carrier is most likely to accept the case you are working on.

Carrier Resources (Any Product Subject to Underwriting/Suitability)

1. You can also use the carrier directory located at the back of this agent guide to either call the carrier and request underwriting/suitability or login to their agent portal to download their underwriting/suitability guides.

NEW BUSINESS

Paper Applications (UL, IUL, Term and Annuities)

1. There are multiple ways to get the applications you need.
 - a. Go to www.PIMSCO.com, click login at the top right corner of the screen. If you have not created a portal yet, click “Request a login”. **Once you have completed the registration process, email licensing@pimSCO.com to activate your portal.** Once logged in, click the “forms & materials” tab on the side bar to the left of the screen. Next, click the PIMSCO forms button to access the downloadable forms database. If you have yet to register for iPipeline, you will need to register to continue.
 - b. **Go to the carrier agent portal** by clicking the name of the carrier on the carrier directory at the back of this guide. Register, log in and look for the “forms & materials” tab and search by product name for the forms you need.
 - c. **Call the carriers sales & marketing department** and request the application be sent to your email
 - d. **Call your PIMSCO Sales Coach** and request the forms be sent to your email.
2. Once the application is completed, send it to newbusiness@pimSCO.com so we can follow up on any missing requirements as well as schedule any exams/labs required.

Paper Applications (All Product Types)

1. There are multiple ways to get the applications you need.
 - a. **Go to the carrier agent portal** by clicking the name of the carrier on the carrier directory at the back of this guide. Register, log in and look for the “forms & materials” tab and search by product name for the forms you need.
 - b. **Call the carriers sales & marketing department** and request the application be sent to your email.
 - c. **Call your PIMSCO Sales Coach** and request the forms be sent to your email.
2. Once the application is completed, send it to newbusiness@pimSCO.com so we can follow up on any missing requirements as well as schedule any exams/labs required.

***If you prefer to do your own case work, you do not have to send anything to the new business department, and you can call ExamOne at 800-443-6806 to schedule exams/labs**

NEW BUSINESS (CONTINUED)

e-Apps (UL, Term, Final Expense)

1. Go to www.PIMSCO.com, click login at the top right corner of the screen. If you have not created a portal yet, click “Request a login”. **Once you have completed the registration process, email licensing@pimsco.com to activate your portal.**
2. Once logged in you have 2 options
 - a. Click Quoting Center on the side bar to the left of your screen and then select the type of product you want to quote. Enter the client’s health profile and in the list of products quoted there will be a button next to each product titled “e-App” that you can click and begin the application.
 - b. Click the “forms & materials” tab on the side bar to the left of the screen. Next click the PIMSCO forms button and finally click the “iGO e-App” tab at the top right of your screen to begin the application.
3. Once submitted, email a copy of the application to newbusiness@pimsco.com so we can order the exams/labs and follow up on any missing requirements. If you cannot download a copy of the application, include the following info in your email;
 - a. Carrier Name, Product Name, Face Amount and/or Premium Amount
 - b. Client Name, DOB, Phone Number and Home Address

e-Apps (All Product Types)

1. Click the carrier name on the carrier directory located at the back of this guide to go to the agent portal. Once logged in, you can generally find the link to their e-app on the home page or under a “New Business” tab to begin an application.
2. Once submitted, email a copy of the application newbusiness@pimsco.com so we can order the exams/labs and follow up on any missing requirements. If you cannot download a copy of the application, include the following info in your email;
 - a. Carrier Name, Product Name, Face Amount and/or Premium Amount
 - b. Client Name, DOB, Phone Number and Home Address

***If you prefer to do your own case work, you do not have to send anything to the new business department, and you can call ExamOne at 800-443-6806 to schedule exams/labs**

AEP RETAIL SALES BOOTH

To Request a Store, Use the Program Schedule Below

Email your PIMSCO Sales Coach for a copy of available stores

At the start of each round new stores may be available that were dropped or unpaid

Round 1 (5/1): Right-of-Refusal: Agents who met all requirements for their store last year have first pick to keep or drop their stores. However, a list of stores that were not staffed last year or did not qualify for Right-of-Refusal as well as new participating stores will be made available.

Round 2 (5/23): Start of Store Selection, A new list will be published that will include all stores that are available including stores that were dropped or not paid for during Round 1.

Round 3 (6/22): Final Store Selection. A new list will be published of all available stores which will include stores that were not paid for during Round 2.

Program Requirements

- You must be able to contract, certify and maintain your appointment with at least 3 MAPD, PDP and Medicare Supplement carriers through PIMSCO on the programs approved list.
- Agents are not allowed to sell products from carriers that are not on the approved list.
- Agents must request a minimum of three store locations on the approved store list.
- If you are awarded one of your store choices, you must immediately pay the \$500 fee. If you later decline to staff the store for any reason, you forfeit the \$500 fee.
- The fee must be paid to PIMSCO, via credit card. Personal Checks are not accepted.
- Each store will be worked by more than one agent, and agents can share the cost.
- Steering is strictly prohibited. Violating this rule will result in expulsion from the program.
- Your daily reports must be filed on the website. The stores and carriers track your reports.
- CMS requires that agents work all hours scheduled. If you are Secret Shopped by CMS, the stores or the carriers, you may lose the right to staff your store and forfeit the \$500 fee.
- **Agents who meet the program requirements are rewarded right of first refusal for that retail store for the next selling season.**
- **Requirements to Qualify for \$250 refund of the \$500 fee:**
 - **Must have 90% reporting on website**
 - **3 days, 20 hours minimum per week. Zero no shows.**
 - **Must complete the program to the last day, December 14th.**

CARRIER DIRECTORY

Carrier Name/Portal Link	Agent Services	Carrier Name/Portal Link	Agent Services
Aetna	866-714-9301	Humana	800-309-3163
Allianz Life	800-950-7372	IHC	800-446-1223
American Continental	800-264-4000	John Hancock	800-505-9427
American Equity	888-647-1371	Liberty Bankers	800-274-4829
American General (Annuity)	888-438-6933	Lincoln Financial	877-533-0003
American General (Life)	800-677-3311	LSW	800-906-3310
American National	800-835-5320	Lumico	855-972-2782
Americo	800-786-4558	Medico	800-228-6080
Ameritas	855-728-7542	Minnesota Life	866-280-6584
Atlantic Coast Life	888-805-8680	Molina	866-422-2541
Athene	888-266-8489	Mutual of Omaha	800-867-6873
Assurity	800-276-7619	National Care	844-284-4944
AXA	877-659-6873	National Western	800-760-3434
Bankers Fidelity	866-458-7503	North American	800-800-3656
Bankers Life	800-839-2731	One America	866-986-9425
Banner	301-279-4800	Oxford Life	877-584-2777
BayCare Health Plans	877-259-8657	Pacific Life	800-800-7681
Brighthouse Financial	800-848-3854	Penn Mutual	800-873-7654
Cigna (Major Medical)	877-244-6215	Principle	800-654-4278
Cigna (Medicare)	866-442-7516	Protective	800-866-3555
Cincinnati Life	800-783-4480	Prudential	844-458-9006
Colorado Bankers Life	800-367-7814	Sagicor	800-406-9900
Equitrust	800-811-9733	Sentinel Security	800-247-1423
F&G	800-445-6758	Shenandoah Life	800-848-5433
Foresters	866-466-7166	SILVERSCRIPT	888-277-4174
Global Atlantic	855-447-2537	Simply Health Plans	855-277-6067
Freedom/Optimum	877-877-0539	Thrivent Financial	866-263-3595
Gerber	800-428-4947	Transamerica	866-545-9058
GILICO	800-535-8110	True Freedom	888-245-9001
GPM	866-701-5271	Ultimate Health Plans	352-835-7151
Great American	800-438-3398	United American	800-925-7355
Great Western	866-252-5594	United Healthcare	888-381-8581
GTL	800-323-6907	United Health One	800-474-4467
Hartford Life	800-451-6944	United Home Life	800-428-3001
Heartland National	866-916-7971	Wellcare	813-290-6200

MARKETING RESOURCES

Lead Vendors* (Direct Mail, Live Transfers, Seminars)

- Kramer Direct – www.kramerdirect.com (All types) (Ask for Olga) (PIMSCO discount)
- NextGen Leads – www.nextgenleads.com (Data & Live Transfers) (PIMSCO discount)
- Benepath – www.benepath.net (Data & Live Transfers) (PIMSCO Discount)
- Emerald Connect – www.emeraldconnect.com (All types)
- White Glove Workshops – www.whitegloveworkshops.com (Seminars)
- Seminars for Less – www.seminarsforless.com (Seminars)
- Lead Heroes – www.leadheroes.com (Live Transfers)
- DataLot – www.dataot.com (Live Transfers)

Social Media/SEO*

- Hoot Suite – www.hootsuite.com
- Buffer – www.buffer.com
- Sprout Social – www.sproutsocial.com
- Infinity Marketing – www.infinitymarketingwv.com
- Emerald Connect – www.emeraldconnect.com
- FMG Suite – www.fmgsuite.com (For Registered Reps)

Websites/CRM*

- WIX – www.wix.com
- Vistaprint – www.vistaprint.com
- Emerald Connect – www.emeraldconnect.com
- FMG Suite – www.fmgsuite.com (For Registered Reps)
- Red Tail technology – www.redtailtechnology.com (CRM For Registered Reps)

*PIMSCO does not guarantee the accuracy or results of the 3rd party vendors listed