

Welcome
to


CapmarTM
Insurance Services

Why is the Senior Market
important to you?



Did You Know?

- Fastest growing market
- 12,000 a day T65
- 4 million a year T65
- Product everyone must have
- Recession proof



Did You Know?

- Lifetime renewal income
- Protect yourself from losing clients
- Best lead source
- Cross-selling opportunities





Would you like to write business like this?

- \$1.75 Million in annuities – one client
- \$900K in AUM – one client
- \$12K commission on life – one client

These were all Medicare clients first!

Did You Know?

- When a client trusts an agent with their Medicare, they trust them with everything.



Did You Know?

- In 2019, life insurance sales grew the most in the senior market.



Senior Life Insurance Concerns:

- Leaving a legacy
- Final expense
- LTC hybrids
- Increasing number are in debt



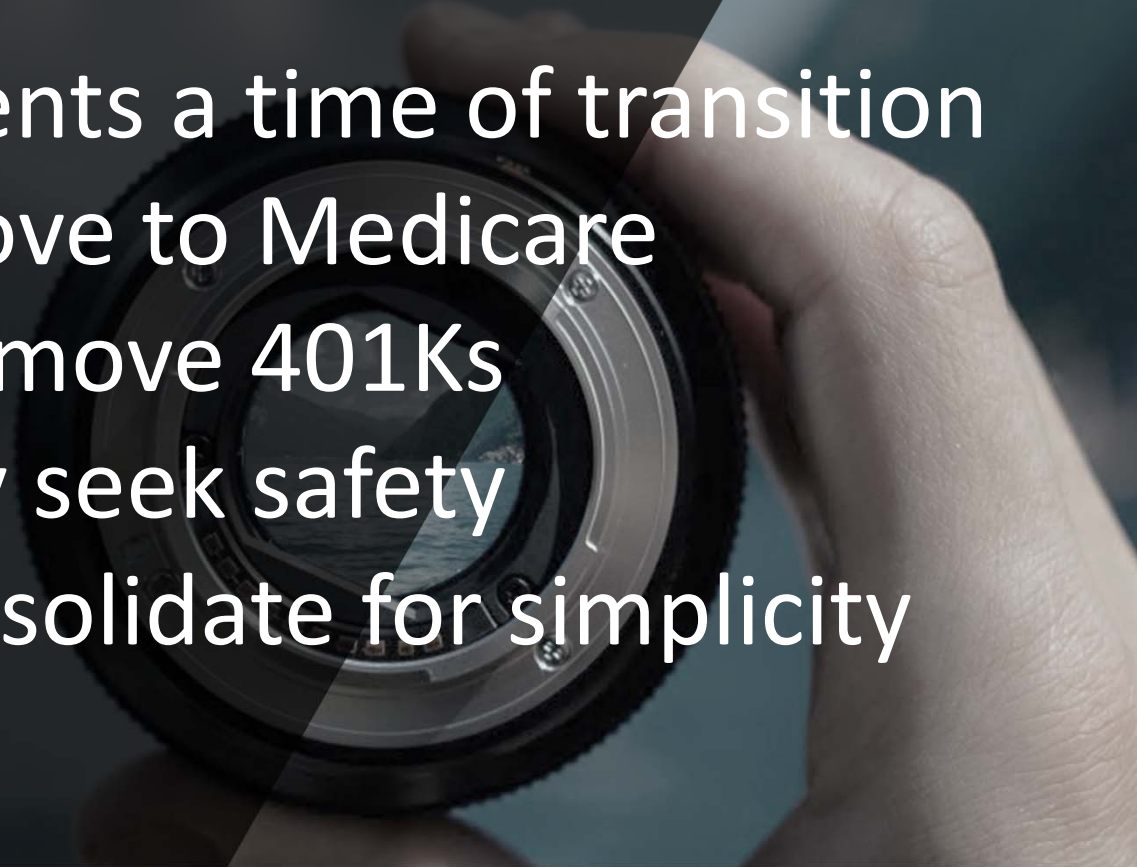
Did You Know?

- 64% of all annuity sales are to the senior market.



Be there when money is moving

- Medicare represents a time of transition
- Those retiring move to Medicare
- Retirees want to move 401Ks
- Annuities – Many seek safety
- AUM – Many consolidate for simplicity



Renewal Projections

How much can you make?



What can renewals look like over 10 years?

Medicare Advantage Sales¹

Yearly Apps	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	Total
50	\$15,937	\$31,874	\$47,811	\$63,748	\$79,685	\$95,622	\$111,559	\$127,496	\$143,433	\$159,370	\$876,585
100	\$31,875	\$63,750	\$95,625	\$127,500	\$159,375	\$191,250	\$223,125	\$255,000	\$286,875	\$318,750	\$1,753,225
200	\$63,750	\$127,500	\$191,250	\$255,000	\$318,750	\$382,500	\$446,250	\$510,000	\$573,750	\$637,500	\$3,506,450

Medicare Supplement Sales²

Yearly Apps	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	Total
50	\$12,000	\$24,000	\$36,000	\$48,000	\$60,000	\$72,000	\$84,000	\$96,000	\$108,000	\$120,000	\$660,050
100	\$24,000	\$48,000	\$72,000	\$96,000	\$120,000	\$144,000	\$168,000	\$192,000	\$216,000	\$240,000	\$1,320,100
200	\$48,000	\$96,000	\$144,000	\$192,000	\$240,000	\$288,000	\$336,000	\$384,000	\$432,000	\$480,000	\$2,640,200

1 Assumes 25% Initial apps (\$510) and 75% Renewal apps (\$255) 2 Assumes \$1200 apps at 20% commission

A close-up photograph of a camera lens. The lens is dark and metallic, with several screws visible around the aperture ring. Through the center of the lens, a scenic view of a lake and mountains is visible. The text "This Sounds Great!" is overlaid in white, sans-serif font, centered horizontally. Below it, the text "But How Do You Get Started?" is also overlaid in the same font, centered horizontally. The background of the image is a soft, out-of-focus landscape.

This Sounds Great!

But How Do You Get Started?

Training

Leads & Marketing Systems

CSG Actuarial Quoting Tool

Connecture Enrollment Platform

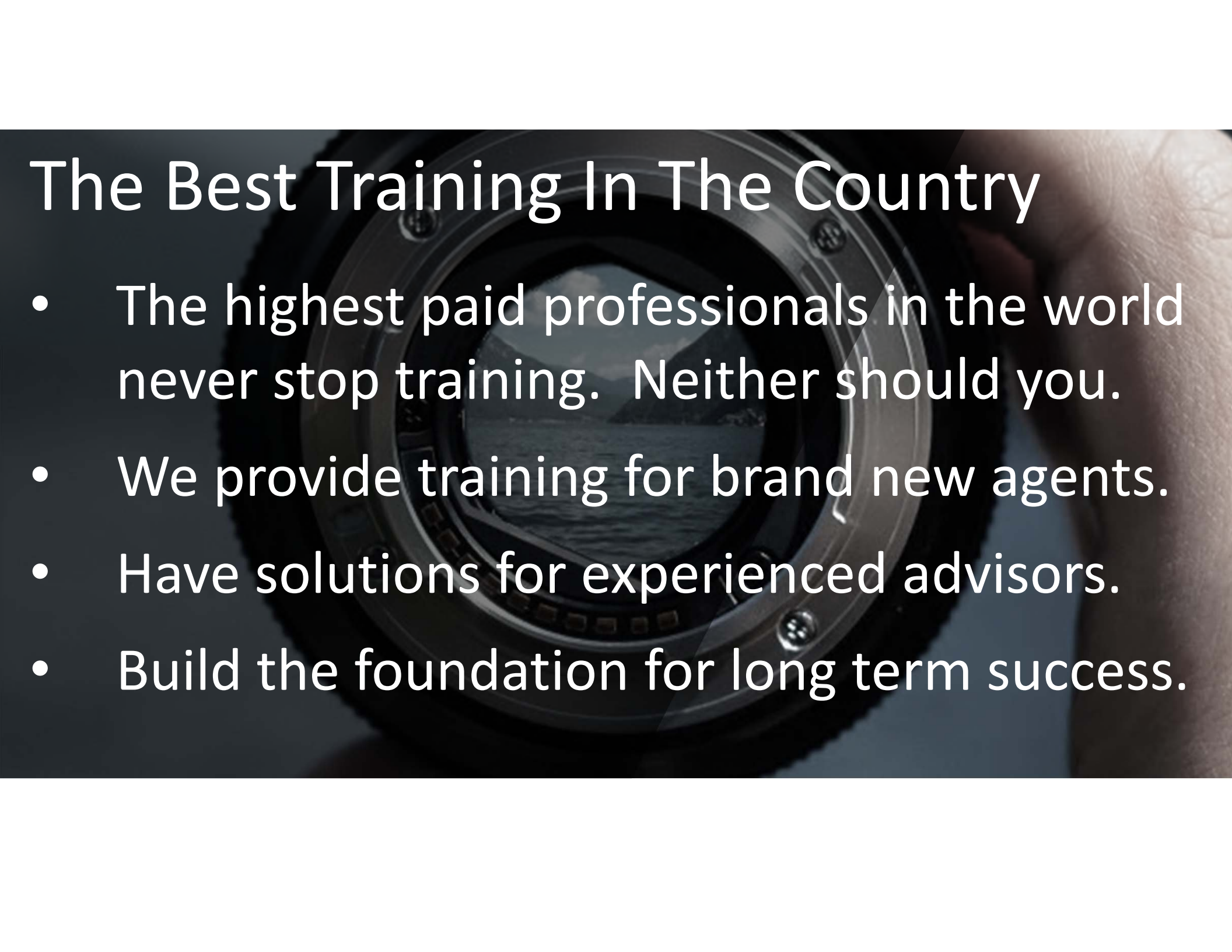
Top Carriers

Great Commission Contracts

Support



We have the tools
to help you
succeed!



The Best Training In The Country

- The highest paid professionals in the world never stop training. Neither should you.
- We provide training for brand new agents.
- Have solutions for experienced advisors.
- Build the foundation for long term success.

Web-Based Training Platform

Extensive Video Library

- Over 70 Videos!
- Medicare Specific Sales Training
- Medicare Basics
- Medicare Supplements
- Medicare Advantage
- Scripts
- Cross Selling
- And More...

The screenshot displays the 'Senior Market Builder' web-based training platform. The top navigation bar includes links for TRAINING, LEADS & MARKETING, UPDATES, QUOTING, and LOGOUT. The main content area is titled 'INSTRUCTIONAL VIDEOS'. On the left, a sidebar menu lists various topics: All (highlighted), Sales Cycle, Needs Analysis, Medicare Basics, Medicare Supplements, Medicare Advantage, Medicare Scripts, Cross Selling, Final Expense, Quoting Tool, and Now What?. The main video grid contains 12 thumbnails, each with a title and a small image of the instructor. The titles are: Pivot, Selling Other Products, Hospital Indemnity Plans, Answering Objections - Part 1, Answering Objections - Part 2, The Cycle of Selling, Establishing Rapport, Transition Questions, Building Trust, part 1, Building Trust, part 2, Developing Need, and Suitability.

Senior Market Builder

TRAINING LEADS & MARKETING UPDATES QUOTING LOGOUT

INSTRUCTIONAL VIDEOS

- All
- Sales Cycle
- Needs Analysis
- Medicare Basics
- Medicare Supplements
- Medicare Advantage
- Medicare Scripts
- Cross Selling
- Final Expense
- Quoting Tool
- Now What?

Pivot

Selling Other Products

Hospital Indemnity Plans

Answering Objections - Part 1

Answering Objections - Part 2

The Cycle of Selling

Establishing Rapport

Transition Questions

Building Trust, part 1

Building Trust, part 2

Developing Need

Suitability

Live and Archived Webinars

- Best Trainer in the Industry!
- Live Bi-Monthly
- Opportunity to ask your questions
- Learn how to use our best Senior Market Tools
- Archived for later review

Senior Market Builder

TRAININGLEADS & MARKETINGUPDATESQUOTINGLOGOUT

WEBINARS

LIVE WEBINARS

ARCHIVED WEBINARS

Get your questions answered in real time!!

 19 February 2020 - MU Live - Train the agency	 10 June 2020 - MU Live - Train the agency
 26 February 2020 - MU Live - Train the recruiters	 17 June 2020 - Sales Training
 9 March 2020 - 13 March 2020 - MU Live - 5-day session	 24 June 2020 - MU Live - Train the recruiters
 18 March 2020 - Medicare Review & Case Studies	 8 July 2020 - Life insurance replacement
 1 April 2020 - Signing up for Medicare	 13 July 2020 - 17 July 2020 - MU Live - 5-day session
 15 April 2020 - Making More Sales with a NAP	 22 July 2020 - Medicare Review & Case Studies
 29 April 2020 - Life insurance replacement	 5 August 2020 - Signing up for Medicare
 13 May 2020 - Medicare Review & Case Studies	 19 August 2020 - Sales Training
 3 June 2020 - Signing up for Medicare	 2 September 2020 - Life insurance replacement

Advanced 5 Day Training

- Live streaming classes on every aspect of Medicare
- Everything from the basics to advanced sales and marketing
- Complete with:
 - Supporting documents
 - Medicare planner
 - Medicare comparison
 - Medicare review
 - Scripts
 - Worksheets
- Moves through entire process, showing agents how to turn Medicare clients into prospects for life insurance and annuities.

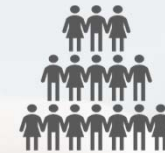


Onsite Training Options

- We can customize optional packages to augment the training we offer through our web, streaming, and video conferencing platforms.
- Our trainers can handle any topic you need help with
 - Senior Market business systems
 - Operations and development
 - Field agent level training
 - And more...

LEADS & MARKETING OPPORTUNITIES

List Giant



Kramer Direct



Facebook



Ringless Voice Mail



LEADS & MARKETING OPPORTUNITIES

Pharmacy Referral Program



P&C Referral Program



CPA Referral Program



HR Referral Program



Drop By / Phone By



You Have Every Reason to be in the
Senior Market!

