

A Rippinger Financial Group Company

Resource-ful Words



Life & Annuity

Group Health

Individual Major Medical

Long Term Care

President's Message



John F. Rippinger

CLU, ChFC, CFP, RHU, REBC, LUTCF, RFC
President & CVO

Welcome to the premier edition of "Resource-ful Words", a quarterly newsletter from your friends at Resource Brokerage, LLC. Four times each year we will try to share with you industry trends, sales ideas, new products and services. In this issue, we will also give you a chance to meet all of our talented staff.

You probably noticed that in addition to all of the designations that follow my name, I'm also the President and CVO of the Rippinger Financial Group of companies. CVO stands for Chief Visionary Officer and, as such, I need to look down the road and see what's coming. In order to do that, I found that I could not run all of the respective divisions by myself. I have been able to surround myself with the best talent in the industry: Stephanie Buir, VP of Individual Major Medical; Blair Farwell, VP of Group Major Medical; Mike Walls, VP of Life & Annuities; Irwin Cohen, VP of Long Term Care and last but not least, James Duever, VP of Benefits Partnership. I compare my corporate team to the flight team that I have been a member of for the past thirteen years, the Lima Lima Flight Team. We have six of the top pilots in the county that perform formation aerobatics before millions of people every summer. There is a synergy that takes place making the six of us much more effective than any one of us alone. That's not only based on the talent pool but also on complete trust of your teammates.

Spend a few minutes and meet the rest of "the team" in the next few pages. These are the folks that will help you come up with the idea to get you the appointment, help you present the case, then submit and follow your case through underwriting and finally help you place and get paid for the case.

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Life & Annuity



“The View From 30,000 Feet”

Mike Walls on the state of service with resource carriers for Life

I’m asked many times by our brokers about which company has the best product, best price, best rating, best you-name-it...but very few ever ask me about the best service. And that’s fine since it’s our job to handle the carrier end of the business and make the insurance companies do their job. However, I think we all know in this business that time and speed are critical to successfully placing a policy. Here at Resource Brokerage, we’ve started summarizing the service experience with each company for our brokers, so a reasonable expectation can be maintained on both sides of the fence. How do our carriers stack up?

Top 3 life carriers in terms of service: “They Beat our Expectations”

West Coast Life
North American
Lincoln National

Average Life Carriers: “They Meet our Expectations”

Allianz
American National
Banner
Empire General
Guarantee Trust
Old Republic
State Life
United of Omaha

Less than average Life Carriers: “If You’re Not in a Big Hurry, but Want a Great Product ”

American General
F&G Life
U.S. Financial



"Close Air Support"

Don Neri has ideas to Help Brokers Open New Markets in 2004

Business uses for Life Settlements--In today's tough economic environment, the percentage of top executives joining and leaving a corporation is higher than the level seen only 10 years earlier. Because a growing number of companies are being bought, sold, merged or going out of business, many fail to recognize the value of a departing executives key-person or split dollar insurance, or the insurance purchased as part of a buy-sell agreement. Using a life settlement, many corporations have the chance to turn what previously was an "illiquid" asset on the balance sheet into an asset that will immediately add revenue to the company's bottom line. With the life settlement option, corporations can receive a significantly greater payout. Resource Brokerage specialists can help you identify these prospects and provide the necessary support to place these cases.



“Big Case Express”

Tips to increase your term premiums from Julie Castro

My favorite carriers are those that offer Return of Premium options to straight term insurance. Many producers are overlooking this important ability American General, F&G Life, and United of Omaha have to return 100% of the client’s premiums at the end of the level premium period. Competitive studies we’ve done here at Resource Brokerage show these products offer the most value for the money for clients age 45 or less and for 30 year term...just the market many producers avoid due to low premiums! And, since the value is there, more of these clients are willing to pay the extra 20-30% these products require. All this adds up to more of your cases getting our special handling; Big Case Express gives TLC to any case with a premium of \$2000 or more.

Quote Return of Premium term right from our website at: www.resourcebrokerage.com.



“Ground Attack”

Case Management Tips from Chrisy Tang

We know that you can place your business anywhere in today’s industry environment, but one of the things that sets us apart from the competition is our superior ability to scrub your applications before they get to the carrier...eliminating processing delays. We’ll order the exam for you...or you can do it yourself, just let us know. Another way we scrub your business is our in-house underwriter review of completed exams, so we (and you) are sure the right company has been chosen to meet your clients’ needs.

Need to check status? Our exclusive Advisor-Vu which allows you to directly access our database from any internet connection puts you in touch with your business 24 hours a day 7 days a week.

Group Health



Blair Farwell

Vice President of Group Benefits

As the Vice President of the Group Benefits Division I would like to take a moment and share the philosophies that I use to lead my division. At Resource Brokerage, LLC it is our responsibility to add value to the Group Benefits distribution system. We need to justify our existence in the benefits delivery system on a daily basis. What that means is we need to offer you more options, more support, more skill, more resources, more carriers and a higher level of service than you would get if you



Susan Niziolek

Health Underwriting Specialist

I’m Susan Niziolek and I work on all new and pending business with all our carriers. If you need help enrolling, I’ll go out with you. If you need a pre-screen, I can use my underwriting experience to estimate the rates for you. I am in constant contact with all our underwriters daily and can get things done that an average broker would not be able to do. Let us at Resource Brokerage use our experience and knowledge to make the enrollment and submission process easier for you and your client.

went anywhere else. I believe we do that. The way we accomplish this is by utilizing the latest technologies, highly skilled people, and a wide range of carriers and TPA services all under one roof. An additional part of our job is to give you a macro knowledge of the market place. What are the trends? What are the legislative developments? What is the competition doing whether it be other carriers, or plan design is administered, or functions!

Another important note about the group division is, almost the entire division has either attained or started working towards industry professional designations whether it be: CEBS, RHU, REBC and the ENTIRE group division holds producer licenses. The Group Health Division has seven full time employees with an average of 11 years of insurance experience. Our goal is to raise the bar of your group contacts whether it be other wholesalers or direct carrier reps. Group Benefits is set up on a team compensation formula. If the TEAM sells or renews more business the TEAM gets more compensation. No single member gets compensated based on any single case that they close, renew or service. The TEAM as a whole gets compensated. The very nature of our compensation structure perpetuates an environment of continued interest in learning, involving and encourages our employees to provide expanded, unparalleled broker service thus allowing us to give the best level of service. When you deal with Resource Brokerage you don't get one rep and one product, you get a TEAM of high skilled, highly motivated people that are here to earn your business, to service your needs, and justify their existence in the Group Benefits distribution system. If you have any questions as to what we can do for you or how we can help you feel free to contact me, I would be happy to fill you in all our products and services!

Now that I have introduced myself, I would like to introduce my staff and let you know who they are, what they do, and how they could help you and your clients. Of course, I figured there would be nobody better than the staff members themselves to give you the details.



Mary Dynes

Group Health Administration

I work with Customer Service and Employee Benefit Meeting presentations. My department of the group health division focuses on three areas: 1) the speedy resolution of client service issues including membership problems and claims issues, 2) tracking the carrier's processing of group plan changes, terminations, delinquencies, commission and licensing issues, and broker of record changes, and finally 3) client and broker education. This final area-education-runs the gamut from one-on-one broker or HR person discussions reviewing how the carrier systems work and how to avoid the systems hazards to on-site Employee Benefits Meetings designed to inform the employees of how their plan works and how to fully utilize their plan.



Michelle Patch

Group Health Administration

Hello my name is Michelle Patch I am a group health administrator at Resource Brokerage. My role here at Resource Brokerage is to maintain a high level of quality customer service, to be sure that all quotes we receive are returned within 24 hours to you the broker and also assist our New Business and Service departments whenever needed.



Yvonne Morrehouse

Group Health Quoting

I assist Michelle Patch in the group quoting department handling data entry of group medical, life, dental, STD and LTD while providing superior broker service with 24 hour turn around time on our quotes.



Jesse Rawley

Group Health Representative

My responsibilities around the office have me handling all renewals, marketing our group products, and providing service to our brokers when in need. I take great pride in my prompt responses to broker's needs.



Jane Kopecky

Group Health Representative
RHU, CSA

Jane Kopecky is the newest addition to the Resource Brokerage, LLC Group Health Division. Her duties include sales and sales support in identifying potential brokers and introducing them to Resource Brokerage's products and services. In addition, Jane is responsible for broker communications including education on the product, and seminar planning and promotion. She also lends administrative support to Department Manager. Jane comes to us with nearly 16 years of insurance experience - 13 in independent brokerage and 3 on the wholesale side. She is very excited about being part of the Resource Brokerage, LLC team!

Individual Major Medical



Stephanie Buir

Chief Operating Officer



Janine Skolmoski

Individual Health Administration

My responsibility is to provide brokers with quotes and

Brokers contact the Individual Health Division for many reasons; who is the best carrier, where is the best premium, when will the policy be issued...and many others. Our role here in the Individual Health Division is to get you these answers and deliver you the service you need to write the business; Quickly and Efficiently, with the least headache to you, the broker. The better we can make you look to your client, the better we have done our job.

We offer a range of services and capabilities to aid you, from gathering the census, compiling the medical information and generating comparative quotes. We can provide a variety of carriers and we will be happy to make recommendations so you are assured a satisfied client. We take pride in our personable and friendly service where knowing each and every broker is as important as knowing our products.

recommendations for the various carriers and products we represent. One contact gets you a wealth of information!

Applications are scrubbed for accuracy and forwarded to the carrier for processing. I provide brokers with a status report on a weekly basis. If there is a problem, I contact the brokers immediately in order to expedite the paperwork and avoid delays.

I strive to help maximize product strengths and minimize product pitfalls.



Linda A. Medrano
Brokerage Coordinator

As the Brokerage Coordinator of the Individual Major Medical Division I best serve the brokers with my knowledge of the requirements and guidelines for the carriers we represent. Should there be a medical or preexisting issue(s), I am able to assist the broker based on my many years of experience. I take pride in helping secure medical coverage that meets the client's requirements.

We are happy to provide you and your staff with product training at our office and keep you informed of the latest carrier and legislation updates.



Loretta Stocke
Licensing Coordinator

My responsibility is to coordinate all broker licensing with the numerous carriers represented by our agency. As the are many variations regarding requirements, rules and regulations by the state carrier, Resource Brokerage accepts this as a challenge and responds by continually working towards streamlining our licensing process to expedite broker licensing in order to stand above the competition. I feel it is essential and it is my personal commitment that close attention and detailed follow-through be provided to each and every broker who license with us. Our brokers can feel confident that when they call us with any request, question or concern, they will receive the highest level of service and timeliest response possible.

Introducing Resource Brokerage LTC!

Once again, Resource Brokerage proves to be the best brokerage outlet in Illinois! Where else can you place your Group Health, Individual Health, Life, DI, Annuities, and now...LONG TERM CARE?

With choices from up to 8 carriers available via spreadsheet quoting, all forms on-line, and expert back office assistance and training, let RBLTC quote you next case. And unlike most LTC wholesalers, Resource Brokerage offers you 3 ways to work with us...As a traditional wholesaler, who does your quotes, underwriting, gets your cases issued and placed, and pays you GREAT compensation...The Benefits Partnership Program, which allows you to meet the LTC needs of your clients, without doing the work, and get paid commissions and renewals...Finally, our *EXCLUSIVE* LTC Expert program can coach and mentor you to become a complete LTC professional, taking you to a level you could only dream about in LTC sales.

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