

Resourceful Words



A Rippinger Financial Group Company

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President's Message

By John Rippinger
 CLU, ChFC, CFP™, LUTCF, RHU, REBC, RFC, LTCF

Most of the newsletters I read at the beginning of the year usually extol all of the production accomplishments that brokerage general agencies such as ourselves have achieved in the last year. To be sure, ours have been spectacular by any way you want to measure them. But instead of tooting our own horn about production, I thought I would share with you some other, and in a way more relevant, Resource Brokerage successful endeavors.

I think we are most proud of our corporate philanthropic programs which consist of our direct corporate gifts to charities, our corporate matching gifts for employees and finally our employee charity day. In addition to our normal programs we were called to action by the devastation that hurricane Katrina wreaked on our gulf coast. With the help of the MDRT Foundation, we were able to offer all of our employees and brokers the ability to have their contributions to the hurricane relief fund not just matched once but twice. Resource Brokerage offered a dollar for dollar match up to the first \$100 and then the MDRT Foundation matched the combined gift again. Put another way, for every \$1 that a broker or employee contributed, \$4 was ultimately sent to the relief fund. Through your help we raised over \$32,000! Another great example is our direct support of the Schaumburg Prairie Center for the Arts. We

sponsor their Youth Symphony Orchestra's annual holiday concert every December.

Resource Brokerage also instituted a matching gift program for employees in 2006. We will match dollar for dollar up to \$500 each employee's contribution to any qualified 501(c)3 charity that they support. Our third way of supporting charities is to allow each employee one day to work for the charity of their choice (and no the Chicago Cubs are not a charity). We pay the employee their normal salary for the day and the charity gets eight or more hours of volunteer time... everybody wins. PADS homeless shelters, Misericordia (which is a residential program for special needs children) and Schaumburg Bikeways are just three of the beneficiaries of this initiative.

Our goal for 2005 was to donate at least \$20,000 to charity. We gave over \$28,000! The goal for 2006 is \$50,000. This is only possible by the continued business support of our great brokers. As you help us to grow, we can give back to the community and continue to make a difference.

I will leave you with two quotations that mean a lot to us here at Resource Brokerage and to me personally.

"We make a living by what we get, but we make a life by what we give."
 Sir Winston Churchill
"It is every man's obligation to put back into the world at least the equivalent of what he takes out of it."
 Albert Einstein

Life and Annuity

From the Desk of the VP

By Michael Walls, LTCP

2006 is off to a huge running start for the Life & Annuity Division. I'm pleased to announce we're fully staffed now with 2 experienced case managers, and a full-time quoting/product specialist, and we're adding new services in 2006 all focused on creating value for your business. The balance of the Life & Annuity section of this newsletter will highlight these enhancements.

Carrier News

By Tom Merrion

We are pleased to announce the latest addition to our superior term life carrier lineup, Liberty Life Insurance! With some of the best Standard and Smoker rates in the business, Liberty Life will definitely add a new dimension to the competitive edge you can offer your clients. And, their commissions are some of the best in the market, with rates as high as 95% on term insurance, with no premium commitment. Rated (A) by A.M. Best, Liberty is the US subsidiary of RBC of Canada.

G.E. Capital...Genworth...which is it? Effective January 1, 2006 Genworth changed the retail brand name for our familiar General Electric Capital Assurance Company officially to Genworth Life Insurance Company. Forms changes have taken place, and are now available on our website. There are no other changes to products, compensation, or processing. However, one very important change that will effect you doing business with First Colony: we are moving all our new business from First Colony (the other sister company to Genworth Life) to Genworth Life. The advantage to you our broker is higher commission payouts on products with the exact same features and pricing.

Jefferson National has withdrawn from the term life insurance market citing the long term capital requirement as being onerous. Instead, they will be focusing on variable annuities.

Product Update

By Jennifer Clow

Are you in the guaranteed premium UL market? New reserving requirements, known as A.G. 38 are now in effect, with most carriers adhering to the letter and spirit of the law. If you sell these products, changes have come about and more are expected. Carriers will re-price products and in some cases at much higher rates, or withdraw altogether. Of note: Empire General has pulled their product completely from the shelf, and is pointing brokers to their sister company West Coast Life's product line. West Coast has completed the transition to the Platinum series product line from the old LifeTime Gold series, but increased pricing on the new plans. Principal is now marketing their Protector 2 product in IL with much higher pricing over their older plan. Metlife Investors has released their new product also with higher pricing.

Services Announcement

By Chrisy Tang

Have you seen these latest valued-added tools you get for working with Resource Brokerage?

Vital UL: a companion to Vital Term, our spreadsheet comparison software which allows up to 11 companies to be compared with Pricing, Ratings and Asset Size, Vital UL compares fully guaranteed pricing and product features of up to 4 companies. While it is non-compliant for company purposes, it allows Producers to see more or less at a glance important comparative information. If you are already using our Term Comparison engine on our website, you're ready to go...if you don't have access to either engine, call our office today for your user name and password.

Winflex Web: allows the running of fully compliant carrier specific illustrations, just like you had all their proprietary software installed in one place. It will also produce spreadsheets with comparisons of price and features, and will do cash value solves. It asks for registration purposes, what is your agent number for each carrier, so if you're not contracted with SOME of the carriers, you can't run their numbers. Go to <https://www.winflexweb.com> and get started, or call our office and we will help you!

Vital Signs: Product is only part of the story when determining a solution for your client. Find out how VitalSigns can provide you and your client with peace-of-mind when it comes to carriers and financials. VitalSigns aggregates all the ratings and the NAIC financial data to analyze a carrier's financial strength. Call us for your next due diligence analysis, as it features:

Reports: Creates a Professional Quality Report that Compares the Financial Strength of Multiple Carriers

Comdex: This exclusive tool summarizes and compares the financial strength of carriers.

Numerical Equivalent: This feature quickly tells you where a rating fits on the scale for that ratings service

Ratings Chart: Allows you to quickly compare ratings from each service

NEW EIA Illustrations Available!

By Rodney Dator

Our Equity Index Illustration System allows you to show Equity Index Illustrations on a hypothetical basis. Tell us the product, the premium allocation among the available accounts, the state of issue, and an issue date (back to 1970).

Chose selected products from:

Allianz Life, (including highwater mark products) American Equity, Americom Life, American General, American National, F&G Life, Great American, ING USA, Jefferson Pilot, Lincoln Benefit, North American, Physicians Life, and West Coast Life.

Our system will generate an illustration showing the performance each year of the index used in that account, the interest earned

General News

Designations

Resource Brokerage understands the value of continuing professional growth through education and the entire company participates in this philosophy. The following members of our staff have recently obtained professional designations in their field.

Michael Walls and Maureen Wudtke have completed the professional designation "Long Term Care Professional," which covers all aspects of Long Term Care Insurance. Launched in 2001, the LTCP designation is one of the most sought-after credentials in the insurance industry.

Maureen Wudtke's additional designation, "Certified Senior Advisor," highlights her expertise in the area of senior market services, which covers the planning of senior needs as they approach retirement and aging. This certification is based on in-depth knowledge of long-term care needs, options, design, pricing, regulation of long-term care insurance policies and administration of long-term care insurance.

(cont. on pg. 5)

and credited, the annualized rate of return for that year and over the life of the contract. See how the premium bonus is applied and earned (if any.) Also the surrender values for each account and the guaranteed minimum account value.

The illustration provides values based on the current interest rates, participation rate, spreads and cap. All values are also calculated utilizing the contractual guaranteed interest rates, participation rate, spread and cap, the worse case scenario. Call our office on your next annuity sale for this exclusive tool.

Long Term Care

From The Desk of the VP

By Michael Walls, LTCP

As with the Life & Annuity Division, LTC is off to a great start for 2006. With our full time quoting specialist and case manager in place, we're ready, willing and able to help you in this very special market. Our theme of services in 2006 will be focusing on education, and education designed to help both novice and experienced brokers in the sale of LTC. You'll see a full range of educational experiences under the Resource University™ mantel, including high quality in-person meetings conducted by some of most experienced presenters from the top LTC companies. Experienced producers can attend our new series of monthly conference calls that will focus on each of the top carriers' product lines, with important sales tips and new product developments the primary focus of the calls. Watch your email and U.S. mail for invites, or check our website for the complete schedule in 2006.

Carrier News

By Maureen Wudtke, CSA, LTCP

Prudential: A solid company offering flexibility and security within their LTCI plan. This includes 150% of Home Health Care (HHC), calendar day elimination in the base policy, 40% of cash access

in base plan. This company has been in business for over 125 years. They are the only carrier that allows you to increase your HHC benefit to 150%. We want to keep our consumers at home so they can maintain their independence. 150% of their benefit can make a world of difference in their plan of care.

Recently, they have changed their new business model to be more in line with how the brokerage world conducts business. This means more flexibility and timely service during the underwriting process.

Met: This carrier recently re-priced plans which still offer a wide variety of product choices to meet most of your clients' needs, especially in the multi-life market. Met's clear commitment to the market makes them another large carrier in the business for the right reasons. Their ROP rider is still one of the most competitive.

Genworth: Their new multi-life plan offers an opportunity to obtain the group discount with as few as 5 lives. This can be 5 employees or a mix of employees and their family members. Qualifying family members are parents, grandparents, in-laws, and step-parents. Depending on state and age some children may also be covered.

Don't forget that Genworth is the only carrier that will pay for non-certified care. In this day and age offering this type of flexibility in your plan of care can make the difference financially.

John Hancock: With the Essential and Custom Care plans, their pricing makes them the choice in the 50-65 yr age bracket. Their combination survivorship/joint waiver of premium rider is unique and beneficial as it pertains to couples seeking asset protection.

Penn Treaty is up and coming again as they have just obtained a new reinsurance contract, which allows them to enter the market with both improved products and financials. S&P just raised their rating

from B- to a solid B. Please stay tuned as we expect positive results from A.M Best. Penn Treaty offers a wide variety of products that can suit any client's financial condition, especially in the sub-standard LTCI market. Their Secured Design plan has turned many declines into placed policies.

Services Announcement

By Jennifer Clow

Pre-qualifying LTC risks is now fast and convenient with Resource Brokerage. With our direct contracts, we're on the phone within minutes after we get the background from you, straight to the underwriter. Prudential has enhanced their services even more with their latest announcement that the underwriter we speak to that pre-qualifies a case, is THE underwriter who will get the case!

What happens when a case we pre-qualify for you (or any case really) gets declined or rated? We go to work! One of our best value-added services in the LTC business is whenever a case doesn't meet the client's expectations we immediately shop that case to our other carriers, usually before the ink is dry on the declination notice from the carrier. This service offers you alternatives, and alternatives that can mean you get the case.

Call Maureen Wudtke on ext. 0022 for your next tough LTC prospect, and let us show you how we can help.

Individual Health

Broker Focused.....Technology Driven.

By Blair Farwell, RHU Vice President, Health Brokerage

You have seen our mottos of "High Tech High Touch", and "Broker focused....Technology driven" for years. These aren't just catch phrases or sound bites for us – they represent our way of doing business and commitment to embracing new technologies.

During the past year, Resource Brokerage devoted a good deal of time investigating a new telephone system for our agency. After test-driving several systems and interviewing countless vendors, this past quarter Resource Brokerage installed a state of the art phone system that brings call center technology to our office. Some of the features included in this system include: direct-in dial numbers, call queues, automatic call redirection (at your election)

Jane Kopecky has completed the professional designation "Compensation Management Specialist (CMS)". This designation focuses on compensation concepts and principles as well as executive compensation and compensation Issues. CMS is a requirement for the Certified Employee Benefit Specialist program.

Mary Dynes has completed the professional designation "Registered Employee Benefits Consultant" (REBC). Individuals who earn the REBC gain a thorough understanding of pensions and retirement planning, group medical plans, long-term care, executive compensation, and personnel management.

Blair Farwell has completed the "Registered Health Underwriter" (RHU) designation. The RHU program provides up-to-date, relevant education on medical insurance, disability income insurance, long-term care insurance, and managed care.

to available staff members by department, and full call reporting. All our calls (both incoming and outgoing) are now transmitted using Internet technology rather than conventional phone lines.

This change is an integral part of our disaster recovery plan which is in constant development to make us able to seamlessly pick up and continue business anywhere even in the event our offices were destroyed by fire, flood, tornado, or whatever. Do you know of any other wholesaler (or carrier for that matter) that has such a pronounced disaster recovery program in place? This new technology has allowed us to expand into telecommuting for our employees and positioned us for future expansion.

In 2006, we will be introducing even more cutting edge technology, so watch the newsletter for exciting things to come. Our commitment to technology reflects our commitment to reinvest in our business and anticipate the future needs of our brokers and our carriers.

Online Medicare Part D Certification

By Mike Kuchar

BCBS is now offering licensed BCBS brokers the ability to receive their Medicare Part D Certification online. It is a matter of registering, viewing the presentation and the Compliance Guidelines, passing a test, and printing out a certification form. Please contact anyone in our Individual Department for the link or instructions on how to become certified.

Time Short Term Medical

By Sue Pitzmeyer

This is an excellent way to make sure your clients are not without medical insurance. STM candidates include:

If you have clients who are between jobs or laid off

If you have clients who are looking for an alternative to COBRA

If you have clients who are waiting for individual health coverage to be approved

Did you know you could bind coverage at 12:01 AM the day after on-line submission?

It is a simple process to make sure your clients are covered. Simply go to our website www.resourcebrokerage.com and click on Individual Health, then Ancillary, and then Short Term Quote and Policy Issue. With just a few simple steps your client is covered. The policy will be sent to your client via email. It's just that quick and easy. What a great feeling it is knowing your client's needs are met!

Time's HSA Stands Up to The Competition

By Linda Medrano

Time Insurance (formerly known as Fortis and Assurant) is a company that's been around for over 100 years and is a leader in MSA/HSA's since their inception. Compare Time's plan to other carriers' plans for coverage and more importantly the limitations of the competition on benefits such as:

- ACCIDENT Coverage (First dollar accident coverage on HSA's)
- RX Coverage--Once you meet the deductible
- Routine physicals
- Preexisting Conditions
- Ambulance Service
- Infusion therapy or Intravenous medications
- Room & board

Time's HSA administration includes:

- FREE- Online administration, with the ability for the insured to pay claims out of the HSA (through Electronic Funds Transfer), check balances or see the cost of procedures directly online.

- Variety of helpful marketing materials for brokers
- Choice of administrators if none of the above sounds appealing

Time's rates vs. The Competition				
	<i>BC/BS HiDed</i>	<i>Humana HSA</i>	<i>Time HSA</i>	<i>Aetna HSA</i>
Plan Design	\$4500 Ded. 100%	\$5150 Ded. 100%	\$5200 Ded. 100%	\$4950 Ded. 100%
Premium	\$467/mo \$5604yr	\$330/mo \$3960yr	\$310/mo \$3720yr	\$407/mo \$4884yr

(cost based on Male 40, Female 40, 2 children; 60004 zip code 12/1/2005 effective date)

Add \$5,000 of Suite Solutions benefit to this plan for \$34.95, and bridge the deductible for accidents.

HSA tools are now offered at NO COST when funding the HSA account or purchasing Suite Solutions along with your HSA. This comprehensive program gives the insureds easy access to their HSA funds through a personalized Visa debit card and a checkbook system. Simplify underwriting by using the Tele-app process or fax the standard application for quicker underwriting.

Group Benefits

New Seniors Choice Group Prescription Drug Plan

By Jesse Rawley

We have the final confirmation regarding the new Seniors Choice Optional Prescription Drug Benefit for 2006. Eligible Medicare participants started enrolling in an approved Medicare Prescription Drug Plan (PDP) on November 15, 2005 for the 2006 year. The new benefit allows the Seniors Choice participant to get generic and brand name prescription drugs for a Co-pay with no deductible, no coverage gap (a.k.a. the donut hole) and no annual maximum. If the prescription is filled at a pharmacy they will receive a 30-day supply of a generic drug for \$4 or a brand name drug for \$44. When using the mail-order system the Seniors Choice participant will receive a 90-day supply of a generic drug for \$8 or a brand name drug for \$88. These co-pays remain the same until the Seniors Choice participant reaches \$3,600 out-of-pocket at which time one of two things happens based on whatever is the greater

InsuranceLook.com

Do you have your own free website through InsuranceLook.com? If not, there's no time like the present to get one as we're currently working with design and marketing specialists to make your site even better. With new features like advanced search capabilities, a more dramatic design and the addition of a new product Term Life, which offers online quoting and issuance. Don't miss the FREE opportunity to expand the marketing of your business and put the power of the internet and e-commerce on your side!

To have your FREE website created, all that's needed from you is to log onto: http://www.insurancelook.com/broker_app.asp to register. One of the InsuranceLook.com staff will then call you to discuss additional requirements.

All active InsuranceLook.com brokers receive our monthly newsletter, Look and Learn, which provides specific tips and marketing highlights to promote their website. For more information please call Susan at 847-605-1520 or Jan at 847-598-0007.

cost: 1) the co-pays are reduced to \$2 for generic and preferred, multi-source Brand Name drugs and \$5 for all other drugs; or 2) 5% coinsurance.

This new program covers both generic and brand name prescription drugs through the coverage gap at the same co-pays noted above. This gives our plan a great advantage over most other programs which offer no coverage within the coverage gap. Of the few that do provide coverage only a couple of them include brand name drugs. Remember that the Seniors Choice Program is an employer sponsored and completely voluntary program. Thus nothing is required from the employer other than sponsorship (a signature) and access to their employees. What a great way for an employer to help their qualified retirees find a complete health and prescription package under one program!

Accurate/Complete Information= Quotes in 24 hours (2-50 lives)

By Susan Garcia

Help us to deliver the quote that best suits your clients' needs by providing complete information. Every quote should begin with the basic complete business information: business name, address (zip code), phone (that is how the carriers require us to file the quotes), type of business or SIC code, full census including first & last names, gender, dependents to be covered, date of birth (date of birth is preferred to ages because you are always certain your quotes are accurate even when effective dates change), home zip codes of the employees, and type of coverage (medical, dental, life).

To help us help you sell more business we would ask you to provide extra information. Please provide the current rates, renewal rates, current plan design and current carrier which will help us develop quotes that show comparable plans. Additionally, it will allow us to illustrate Consumer Driven options from HSA's to HRA's! Please note many carriers offer nuances in coverage which we can position to your clients' benefit if we know their

goals. For the 10+ groups if you can add why the group is shopping for a new carrier, we can flag the quote for our marketing area and we review and compare the existing/renewal rates and the new quoted rates. We also will provide insights as to what plans appear to be the most competitive compared to what the group is seeking. For group 20+ we strongly urge you to email the group census in Excel format. If you do not have the format, we can provide a spreadsheet sample via E-mail. We are then able to import that information directly into our carriers' quoting software. In this way errors can be eliminated due to hand keying and more importantly you will receive a far quicker turn around time. Please remember that all rates that are generated are preferred rates and are subject to underwriting.

If you follow these tips we will be able to return your quotes promptly and as accurately as possible with the most useful information upfront to make them more resistant to competition. By asking your group for extra information it shows your client that you care about their needs and want to provide them with the best carrier for their group. Building relationships makes it easier for us to help you help your client and get the business sold.

BlueAccess for Members

By Mary Dynes, RHU, REBC

Many brokers are now facing increasing pressure from their groups to supply more than just health insurance. More and more groups are now demanding that their broker sponsor Wellness Seminars for member education. A review of BlueAccess for Members can assist you with this type information on the member portal. The site contains basic information on member explanation of benefits, plan highlights, and prescription drug information. However it goes far beyond that with a link to the Mayo Clinic, which can assist members with disease and injury information including symptoms, testing, and treatment information. The

site also has information on handling job related stress. There is a site offering hospital comparisons ranking the hospital effectiveness in treating various conditions, tracking outcomes and providing rankings for numerous specific procedures. This is just a small sampling of the many valuable Member tools that are offered on the BlueAccess for Members website. And it is free to all members. Resource Brokerage will be happy to assist you in developing an employee meeting for your groups. We can also get you supplies for your meeting. For groups over 20 we will be happy to sponsor the meeting for you. If you have questions, please contact Mary Dynes at mdynes@resourcebrokerage.com.

BCBS Changes

By Katie Streff

Medicare Secondary Payer forms now required at renewal--As of 11/15/05 BlueCross BlueShield of IL is requiring that ALL renewing groups complete a current Medicare Secondary Payer (MSP) form whether they are making ANY changes or not. BCBS uses it to determine if Medicare Prime rates are applicable whether the reason for Medicare coverage is age, disability, or ESRD-related. This process also determines if your insureds are eligible for COBRA or Illinois Continuation. Claim payment errors due to an out-of-date MSP are costly and highly time consuming for all parties: group, broker, and carrier. They also can involve multiple governmental agencies such as Social Security, Medicare, and the Illinois Department of Insurance. While your group is filling out the MSP, please have them keep in mind that every single employee must be accounted for, not just those who are enrolled in the medical plan but the entire workforce. The entire workforce is ALL full-time, part-time, seasonal, union, and non-union employees. This also includes all employees that are with any subsidiaries, affiliates, and parent companies whether they are located in Illinois or not.

At your group's next renewal please have them complete the form. You also can get a copy of this form on our website under "Group Benefits" "BCBS Forms". This is a quick and simple form that shouldn't take more than a few minutes to complete and can be faxed (847) 605-1494 or emailed to kstreff@resourcebrokerage.com.

Resource Rewards™

NEW for 2006, Earn Resource Rewards™ Points for your Life and LTC production!

For every \$10,000 of paid annualized Life and/or LTC premium, we'll give you 100 Exclusive Resource Rewards™ points which can be used at any of over 200 of your favorite retail stores.

Points are awarded as earned and are based on either commissionable Term Life or LTC premium, or the Target Premium on permanent plans. Active producers who have written business in 2005 are automatically eligible.

New BCBS Employer and Employee Applications Are Now Available!

By Mary Dynes, RHU, REBC

Please replace all of your old BCBS employer and employee applications with the newly approved 2005 versions. The NEW form numbers are as follows:

Benefit Program Application or employer app (BPA) for group 2-50 --GA-10-9C-BAEII HCSC Rev 7/05 found in the lower left corner of page one.

Benefit Program Application or employer app. (BPA) for groups 51-150--GA-10-9-BPR HCSC Rev 7/05.

The employee applications for groups with 2-150 have the form number 20084.0505.

Please discard all of your stock on the above forms that do not have the referenced form numbers. The 2004 version of the BPA will only be accepted for 1/1/06 to 4/1/06 effective dates. The 2004 version of the employee applications will be accepted for existing business until 3/31/06 and until 4/3/06 for new business. 2004 paper submitted after these dates will need to be redone on the 2005 applications. Forms can be obtained by going online to www.resourcebrokerage.com or by calling anyone in our group department.

Please keep in mind if your group is enrolled in BlueAccess for Employers, their applications will always be current since employees are added right online. This BCBS feature allows your group to add and terminate employees and their dependents. The resulting changes to the group bill will be reflected in a matter of days instead of weeks or months. Your group can also pay their bill online. BlueAccess for Employers is a true time saver and problem eliminator for both your groups and yourself and has been tremendously successful over the course of its 2-year history. We'll be delighted to assist you in getting your group enrolled in BlueAccess.

Calendar Events

February 16, 2006 - Resource University™ Annuity Jamboree

February 22, 2006 - Prudential LTC from A-Z Conference Call

February 23, 2006 - Multi-life/Small Group LTC with Genworth/GE



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Resourceful Words

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Resource-ful Words is an informative newsletter designed to help the independent producer with creative sales ideas and information for today's competitive market place. With a portfolio of over 50 Carriers, Resource Brokerage, LLC helps producers find the right product for all their clients.

Visit www.resourcebrokerage.com to run your own illustrations, obtain case status, access forms and supplies, review the most updated product information and follow links to carriers.



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