Spring 2006

# ResourcefulWords

A Rippinger Financial Group Company

Resource Brokerage, LLC



## President's Message

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

Spring is my favorite season and is normally the time when most gardeners repot all of the plants that have gotten root-bound over the winter. The term root-bound describes a condition where a plant's roots have taken up all of the available space in the pot and because it has no more room, the plant has no chance for any future growth. Okay, so what do plants have to do with an insurance brokerage newsletter you might ask? Well the term root-bound could be used to describe our current office conditions at Resource Brokerage and I will attribute all of the credit to our brokers. Your efforts have required us to hire more staff, add new capabilities, expand technology, as well as add new carriers and product lines. Early last year senior management realized that at our current growth rate we had two choices: either be root-bound and see our exponential growth stagnate or get a bigger pot! Of course if you know us at all, you know that we went for the bigger pot. After several strategic planning sessions, a site selection committee was formed and the journey of numerous office inspections was started. One thing was easy, because of our community involvement in Schaumburg, we limited our search to within 4 miles of our current office location. On the last day of 2005 a lease was signed which gives us almost double the space that we have now with the option for even more expansion. Unlike our current space that we just kind of adapted to as we expanded, the new office has been professionally laid out with both our employees and brokers in mind. Not only will we have two conference rooms but all of our future Resource University™ seminars will be held on-site in the state-of-the-art conference center just down the hall from our office. The center will accommodate anywhere from 10 to 200 brokers.


Our move date is scheduled for the afternoon of Friday June 2 and it will be business as usual on Monday June 5. Once we are settled you will be receiving an invitation for one of the best broker open houses ever. With this move, Resource Brokerage has positioned itself to continue to grow to be the premier brokerage operation in the Midwest. We could not have done it without the support of all of our brokers and we look forward to continuing a mutually beneficial relationship in the future. I am going to miss the fact that we will no longer "own" our building but someone recently told me that as gigantic as Microsoft Corporation is, it does not own any of its office space. They lease and concentrate on delivering customer value rather than trying to be a landlord. This seems like sage advice although I will miss the changing of our "second" flag from various patriotic themes to all of our favorite Chicago sports teams, and veterans' groups. So very much like the root-bound plant, we as individuals or businesses can either grow or wither away. There is no middle ground.

## Health

### The Resource Brokerage Healthy Philosophy

By Blair Farwell, RHU

One philosophy that worked very well on the group side of the operation was to set up a TEAM compensation program. The basis of this compensation structure is that the team gets compensated based on how well the team meets the broker's needs across the board from marketing, enrollment, underwriting, service, to renewals. When the team meets key performance indicators, all share in the bonus. We have built our organizational infrastructure around this philosophy. We have designed our technology to be paperless so files can be quickly interdepartmentally viewed/shared and we've structured telephone hunt groups within each department. We have multiple employees cross-trained having primary and secondary responsibilities within each discipline within departments. Finally, we have even set up the employee seating so employees sit in their primary work group, but also adjacent to their secondary work group.

The key thing for you, the broker, is to know that your relationships here are not one dimensional with a single point of contact. Our focus is on exceeding the broker's needs in a timely fashion and giving interchangeable service. If you work with multiple people throughout the life of a case from sales, to service, to renewal; it doesn't cost our employees anything in terms of compensation. Given this model all employees are provided incentives to perform in this environment. So please continue working with the people with whom you have relationships; but if that person is not available, please don't think twice about hitting zero and having our phone system redirect your call within the department to the next available (and interested) rep to help you!

I am pleased to say, that this was one of the first things I examined and instituted with the Individual Major Medical division after assuming that responsibility in 2005. Based on the current performance the 2006 program appears to be yielding equally effective results!

## Group Benefits

### Humana Announces SIGNIFICANT Rate Reductions!

By Susan Garcia

We are pleased so share with you important news about Humana's rate reductions. Savings have already been implemented on some plans for March 1st effective dates so don't delay! Forward your small group prospects for quoting to us right away!

*PPO*

| | | |
|---|---|---|
| For 3/1 effective dates | -2% | All case sizes |
| For 4/1 effective dates | -2% | Groups of 10 – 25 lives |
| For 5/1 effective dates | -2% | Groups of 10 - 25 lives |
| For 5/1 effective dates | -5% | Groups of 25 – 50 lives |

Total reduction of 6% on groups of 10 – 25 and 7% on groups of 25 – 50!

*HMO*

| | | |
|---|---|---|
| For 4/1 effective dates | -20% | All case sizes (Select Network) |

In addition, depending on geographical location, there is potential for up to 5% more savings on both PPO and HMO for all case sizes for 8/1 effective dates.

Other Humana developments worthy of mentioning effective 4/1 they have redesigned most of their presentation materials implementing full color plan pamphlets. Because of the large discounts for the Select Network (taking affect 4/1), the Advantage network is being discontinued effective immediately.

Do you have new groups for which you need quotes? Do you have renewals you need marketed for April 1 (and forward) renewal dates? Do you have Humana quotes you need updated? Please let us know, we are here to earn your Humana business!

### Unicare Pathway Plans Are Super Affordable

By Jane Kopecky RHU, REBC, CSA

If you have group prospects that have avoided offering insurance to their employees due to the challenge of premium costs, consider Pathways. Beginning 2/1/06 UniCare's new Pathways Group Plans for 2 –99 employee groups made offering group health insurance more affordable than ever. Consider the following:

Pathways plans offer low premiums with minimum employer contributions starting at $30 per employee per month. Accidental injuries are covered at 100% up to $1,000 and preventive care benefits (up to $200 of benefit, deductible waived) are available for adults and children up to age 6. Unlimited office visits are covered with deductible waived and a $40 co-pay. Outpatient diagnostic X-ray and Lab work is included up to a maximum benefit amount of $300 per year. Maternity is optional for groups of 2 to 14 and included for groups of 15 to 99.

Pathways Advantage features a $1,000 deductible, 60% coinsurance to an annual out-of-pocket limit of $5,000 and no annual maximum benefit ($5,000,000 lifetime benefit limit). Prescriptions are covered with generics subject to a $20 co-pay and name brands subject to a $2,000 deductible and 50% coinsurance.

Pathways Plus differs in that it has an annual benefit cap of $50,000. Employers can save even more with Pathways Essentials, which has a $2,500 deductible, and a $25,000 annual benefit cap. Whichever Pathway plan you choose, it offers a solid product for your niche market clients. For additional information including sales and enrollment materials, feel free to contact us.

### Even More Rate Reductions!

By Susan Niziolek

Starmark has announced rate reductions for April 1st effective dates. Now is the time to take another look at Starmark for your small group medical clients. If you are doing business in DuPage County, rate reductions range from 5% to 7% depending on the network. Areas of Cook County (Zip prefix of 600) are also seeing reductions of about 5%. Rates in Lake County Illinois will have reductions in the range of 4%. Generally Starmark is even more competitive outside of Metro Chicago, and other counties of Illinois are experiencing reductions as well. Watch for drops of 4 to 5% in LaSalle and Lee Counties, 5% in McHenry County, and 2% in Kendall and DeKalb Counties. Consider Starmark for your April 1 new business. We'd love the opportunity to work with you.

## BlueCross BlueShield Offers New Broker Tool

By Mary Dynes, RHU, REBC

BCBS has developed a new tool that you can use to help guide your clients to pick the best mix of group products. It can be found on the BlueAccess for Producers website. The Portfolio Builder will help you create a custom portfolio of products to meet your client's needs. Through the use of comparison charts, The Portfolio Builder will help you customize your client presentation based on group size and employee wants and desires. You can select up to 3 plans and "The Portfolio Builder" will develop a comparison chart for your presentation. With a few clicks you can print out a number of comparisons showing the various plan scenarios for your employer. After your initial presentation, if your employer decides they need additional comparisons, within a few minutes you can print off a new comparison chart and email it to the employer. This is a great tool for your employee presentation as well. It will offer the employee a side-by-side plan comparison assisting them to help choose which plan is best for them. Remember for groups 15 and over Resource Brokerage will happily send a representative to join you in conducting your employee meeting.

You'll find this new tool in the Blue Access for Producers portal with a link located on the line underneath the BCBS logo. If you need additional assistance, just call the Group Department.

## BlueCross BlueShield Reminders

By Valentina Alic

Please remember that as of April 1, 2006 the employee and employer applications accepted at BCBS will be:

- Groups of 2-50 BPA : GA-10-9C-BAEII HCSC Rev 7/05
- Groups of 51-150 BPA : GA-10-9-BPR HCSC Rev 7/05
- Groups 2-150 Employee Application: 20084.0505
- Any submissions that BCBS receives after 4/1/06 on stale dated paper (EE or ER), will be return and new paper will be requested before the member can be added or the plan instituted
- If your group is enrolled in BlueAccess for employers, they need not use the Employee Application. Adds, drops, changes, bill viewing, bill paying can all be done on BlueAccess for employers website!

Please have each of your clients complete the MSP form with each renewal, plan change or not. This will ensure that all claims are processed correctly and determine if the group is eligible for COBRA or IL Continuation.

## Brokers With BCBS 2250 Alternative Plan Groups!

By Katie Streff

Effective on 4/1/06 and renewal dates thereafter, the 2250 Alternative Plan is being discontinued. This is an at-renewal plan change. The group will need to select one of the presently marketed Blue Edge HSA-compatible plans 15 or more days prior to their renewal date. All groups with a January, February, or March renewal date will have their 2250 plan switched on their 2007 renewal. Remember, the new Blue Edge plans have significantly different out-of-pocket structures. From a deductible standpoint the most similar plan would be the Blue Edge $2500 plan. However from the out-of-pocket stand point the old 2250 plan is similar to the Blue Edge $1500 plan. If you have questions, please call anyone in the group department for assistance.

## Introducing IAC

By Jesse Rawley

In our pursuit to become the premier One-Stop Brokerage Agency we have added another progressive thinking insurance carrier. Resource Brokerage is pleased to introduce Insurers Administrative Corporation or IAC. IAC has over 27 years in the Group Health Insurance plan market and has a rock solid reputation for offering flexible and affordable health plan choices for your clients. Their products are backed by Standard Security which is rated “A” by AM Best. They feature a choice of any different networks with PHCS being one of them.

IAC provides a continuum of benefits: from traditional PPO plans to consumer driven (HSA & HRA friendly) health plans. For groups enrolling 10 or more employee lives, an employer can offer up to three separate and distinct plan designs. Employer groups of 2-9 lives enrolling can select one plan series and create 3 different plan design options by selecting various co-pays, deductible and out-of-pocket options within that series. With your next quote request, ask for an IAC quote, so we can show you IAC’s readiness and willingness to write business in the Illinois marketplace.

## Individual Health

### BlueCross BlueShield Med Supp News

By Sue Pitzmeyer

New BlueCross BlueShield 2006 Medicare Supplement Rate & Application booklets are now available. You can call anyone in the Individual Major Medical Department for supplies or if you have questions. The new features include lower-cost plan options for Plans K & L. These new plans offer lower premium cost options which have the insured pay a percentage of the claims not covered by Medicare Parts A & B. As always with BCBS your client’s acceptance is guaranteed. Your clients can enroll at any time throughout the year.

### HSA 2006 Revisions

By Mike Kuchar

Effective January 1, 2006 the US Treasury changed the contribution, deductible, out-of-pocket maximums and catch-up amounts, for HSA qualified health plans. The new limits are as follows:

Maximum Contributions:

- The lesser of the deductible or $2,700 for Individual Coverage
- The lesser of the deductible or $5,450 for Family Coverage

### BlueCross BlueShield Individual Major Medical Application Updates

By Janine Skolmoski

- ALL applications submitted for ANY of the BCBS Individual plans must show the following specific line on the signature page that states “Parent/Guardian Signature (If Primary Applicant is UNDER the age of 18)”. You must be using the Universal Application form number OB 3941 Rev. 03/05. Applications that do not have that number are now being withdrawn and returned by BCBS. You can find the current version of the application on our website.

- Just as a reminder: There are no longer any BCBS Child-Specific applications.

- As long as a child has reached the age of one, you are now able to offer most of the BCBS plans including the Blue Edge plans.

- As of February 8, 2006, the old 2250/4500 High Deductible plan is no longer available.

- Note if your applicant has any condition that they have been advised to have treatment for, testing, counseling, therapy or surgery not yet performed, or has a condition that is not resolved or has not been released from care, this is considered an on-going condition and should NOT be submitted as it will be considered an auto-decline.

Minimum Deductibles have been raised to:
- $1,050 for Individual Coverage
- $2,100 for Family Coverage

Out-of-Pocket Maximums:
- $5,250 for Individual Coverage
- $10,500 for Family Coverage

The Catch-up-Amount for individuals over age 55 has been raised to $700.00 for 2006.

These figures are monitored and, if need be, modified annually, due to the fact that over time inflation can work to erode the desired effect of the High Deductible Plan's design in keeping premiums low and freeing up funds for the Health Savings Account.

All carriers represented by Resource Brokerage, LLC have made corresponding changes to any of their plans that may have been affected. Please contact a representative in the Individual Major Medical Division to ensure your software and marketing materials are up-to-date.

### BCBS Medicare Part D Application Pointers

By Judi Macino

By following these suggestions you can ensure a successful Part D enrollment.

*1.* Original signature, agent applications should be received at Resource Brokerage by the third Friday of the month to ensure receiving the next month's effective date. Although legislation states that apps received by BlueRx by the last day of the month will get next month effective date, we have found there is no guarantee your client will be active in the system by the 1st of the next month. Resource Brokerage suggests that you prepare your clients for a minimum of a minimum 45-day processing time before receiving the acknowledgement letter. We suggest that you take this processing time frame into account when advising your client of the applicable effective date (without crossing the May 15th deadline) in order to avoid the perception that the client will be paying premium with no insured benefit.

*2.* We strongly suggest that applicants include their social security number on the applications and include a copy of their Medicare ID card with the application.

*3.* Once the applicant's information is recieved and verified at BlueRx, an acknowledgement letter listing the Member's ID number will be sent to the client. This acknowledgement letter can be taken to any network pharmacy to fill a prescription. Policy kits, ID cards and bills are mailed at a later date. Please note that this can take up to 14 business days.

### Broker Bonus Corner

By Judi Macino

BlueCross BlueShield "True Blue" incentive program--BlueCross BlueShield of Illinois has an enhanced commission tier for producers that have 25 paid under age 65 Major Medical policies issued in a calendar year. Since it is still early in the year, this goal is a readily attainable objective. For additional details call anyone in the Individual Major Medical Division.

Imerica CA$H KICK-OFF—Runs through 3/31/06 with the last issue date of 5/15/06. Your 1st thru 5th case earns you $50 extra per case. Your 6th thru 15th case earns $100 per case. Every case above 15 gets a $150 bonus per case. For complete rules visit the www.imerica.com/kickoff website.

The Great AMS Drive Away! –Is offered to newly contracted agents and if you qualify you'll receive a 3-day 2-night stay at one of 350 resorts. To qualify you will need to have 3 new MedOne cases issued. For additional details call anyone in the Individual Major Medical Division.

## Life & Annuity

### From the Desk of VP

By Michael Walls, LTCP

Just when we thought the worst (or the best) of the life insurance carrier consolidations were over, here we go again. By now you've read about the outright purchase of Chase Insurance by Protective Life in a deal valued at about $1.2Billion. John D. Johns, Chairman, President and Chief Executive Officer of Protective stated: "We are delighted to announce the largest and most innovative life insurance acquisition in our company's history. The transaction not only enables us to capitalize on our well-honed acquisition skills, but also to utilize new structures for participating in larger-scale transactions."

In the market, it means that three of the leading term life carriers, West Coast, Empire General, and now Chase are all under common ownership. We will keep our eye on the situation as it develops. My gut feeling after 16 years in the business, is that we will see further consolidation over the next few months between the 3 carriers. Fortunately, our unique position as members of the National Brokerage Agency, a major national marketing organization, gives us an advantage in this rapidly changing market, as it gives us wholesale access to over 30 different life companies on a regular basis. In the event a dramatic market change occurs, we're not left with the scramble to replace anything in our portfolio since our myriad of carriers ensures we will always have competitive product for our brokers.

### Product Update

By Jennifer Clow

Transamerica announced new lower 20 and 30 year term rates. Effective 2/1/2006, new rates were updated on our online term life quote engine, Vital Term.

Liberty Life continues to dominate the tobacco user market. If you've not run a term comparison for your smoker clients featuring Liberty, you're missing the most competitive company in that market. With quick service, easy contracting, and up to 85% commission, Liberty leads the way for term life smoker clients.

### Carrier News

By Tom Merrion

U. S. Financial Life is pleased to announce that Fitch Ratings has affirmed an Insurer Financial Strength rating of "AA" for the major insurance entities of AXA Group, which includes U.S. Financial. The long-term and short-term ratings of AXA Group are also affirmed at 'A+' and 'F1' respectively. The Outlook on the ratings remains "Stable."

West Coast Life REMINDER…The last paper commission statement from West Coast life was delivered for the month ending December 31, 2005. Beginning in January 2006, commission statements are only available through the West Coast Life Commission website. If you have signed up for EFT, you are already using the West Coast Life commission website to obtain your statements. If you have not signed up for EFT, you should have received a letter providing you with instructions for obtaining your statement from the commission website.

Genworth Life continues the transition from GE Capital Assurance and First Colony. Our new contract with Genworth means we've raised commissions, as much as 100% on 20 and 30 year term! Call us today for our revised commission schedule on Genworth Life so you can see the difference it makes working with Resource Brokerage!

Graded Benefit Life Plans now available up to $250,000 from Fidelity Life Association! Further enhancing our impaired risk offerings, Resource Brokerage now offers Fidelity Life Association's Graded Benefit 10 year term and whole life at up to 75% commission. With only a few health questions and a phone interview, your very tough case clients now have a legitimate outlet for their insurance needs (no exam or APS needed). Unlike many of the carriers in this market, this plan offers the very high amount of up to $250,000. Find complete product details on our website under "Life Products" or call our office.

### Underwriting Corner

By Tom Merrion

CT scans often cause issues with underwriters, but many people aren't even aware of what they really are or their purpose. Computed Tomography (CT) or CAT scan is a test / X-ray technique that produces images of the internal organs that are more detailed than those produced by conventional X-ray exams.

Conventional X-ray exams use a stationary X-ray machine to focus beams of radiation on a particular area of your body to produce two-dimensional images. But CT scans use an X-ray generating device that rotates around your body and a very powerful computer to create cross-sectional images, like slices, of the inside of the body.

A conventional X-ray of your abdomen, for example, shows bones as well as subtle outlines of the liver, stomach, intestines, kidney and spleen. CT scans reveal the bones and organs as well as the pancreas, adrenal glands, kidneys and blood vessels, all with a higher degree of precision.

Abnormal CT Scans often demand follow up 3-6 months after the first, and are critical to obtaining offers on cases with any history of abnormal results. Have a tough case medically? Send us the info and we will go out to over 10 carriers within a day for opinions!

### Services Announcement

By Rodney Dator

Reality Zone Exclusive Sales Tools now available to Increase your Annuity Sales!

The Reality Zone© is the source for everything you need to sell AmeriMark℠ and AmeriMark℠ Freedom Series indexed annuities. Combine the Reality Zone© sales strategy with specially designed Reality Zone © tools, and you've got a new paradigm for success. Producers everywhere credit the Reality Zone© with closing sales. Contract with Legacy Marketing Group via Resource Brokerage and get these valuable tools free:

• Reality Zone© Flash presentation

• Reality Zone© PowerPoint presentation

• Client calculator to easily explain and show possible returns

• PowerPoint template for your own presentations (and we will help you customize)

We are ready, willing, and able to support your annuity sales, offering some of the best product available, the highest commissions on the street, and the BEST sales tools available. Call our office today for Legacy contracting to get your free tools.

## New Carrier Announcement

Introducing Standard Life of Indiana offering some of the best annuities in the market with surprisingly high commisions, up to 7.5% on a fixed annuity! Contact Rodney Dator for your next annuity sale and compare.

## Long Term Care

### From The Desk of VP

By Michael Walls, LTCP

IL Tax Breaks for LTC are on the way from Springfield. SB2173 now pending at the Capitol, establishes an income tax credit in an amount equal to 15% of the premium costs paid for a qualified long-term care insurance contract covering the individual taxpayer, or the taxpayer's spouse, parent, or dependent. It also provides that the credit may not exceed $200 or the taxpayer's liability, whichever is less. Illinois currently spends over $1.3Billion per year on Medicaid LTC, a huge problem, and the hope is that this baby-step will increase personal sales of LTC.

The Deficit Reduction Act of 2005 was signed on February 8, 2006, and the impact on LTC sales is significant. Specifically, the new law changes Medicaid's transfer of assets rule by extending the look-back period from three to five years and by denying Medicaid coverage of nursing home care to any person with home equity exceeding $500,000 (states may elect an amount up to $750,000). This law also specifies that the date the penalty period for asset transfer begins is the date that one becomes eligible for Medicaid, instead of the date of the transfer of assets took place (which was the case in the original law). The opportunity is clear for those serving the boomer market. Now is the time to get involved in the sale of a product that not only saves clients pain and anguish, but also our tax dollars! Are you participating in our monthly LTC conference calls on product? Are you attending any Resource University™ sessions on LTC insurance? Have you been to our exclusive Study Groups? Don't wait to start your efforts, we're here to help!

### Carrier News

By Maureen Wudtke, CSA, LTCP

*John Hancock*

John Hancock has created a new consumer website to help make long term care insurance planning easier for consumers. The company has also developed a new line of marketing materials to help advisors talk to consumers about their long term care needs. Both undertakings were driven by research that John Hancock conducted last year. "As important as planning for long term care

### Services Announcement

By Jennifer Clow

Online quoting featuring all of the Resource Brokerage LTC carriers is now available! Using our online LTC quote engine via our website, you can now compare up to just about every carrier in the LTC marketplace. Don't be surprised by the competition by using our complete market study quote. Produced and maintained by Stratecision, the leading 3rd party spreadsheet quoting software, our online quote engine gives you instant access to a wide variety of quoting options.

Don't want to run them yourself? Our full time Brokerage Specialist, Maureen Wudtke is ready and able to offer you case consultation, underwriting opinions, product support, and education, all with one phone call. Reach Maureen in our office on ext. 0022.

is, our findings show that consumers continue to be overwhelmed and confused by the issue," said Laura Moore, Senior Vice President, John Hancock Long Term Care Insurance. Hancock's long term care planning website for consumers, www.johnhancocklongtermcare.com is designed to help consumers get the facts they need quickly and easily. Web topics include the average costs of care across the U.S., the need for LTCI, and an overview of policy benefits.

*Prudential*
Prudential's new and innovative LTC3[SM] product is now available in 45 states and counting. This highly rated comprehensive tax-qualified product features many options built right into every policy, as well as new riders to customize coverage to meet your clients' needs.

Built into every LTC3 base policy are: Calendar EP, International Coverage, Restoration of Benefits, Alternate Plan of Care, and the new Cash Alternative benefit. The Cash Alternative benefit allows every policyholder to convert their benefit to a cash benefit on a month-to-month basis while on claim (paid out at 40% of the monthly Home Care Benefit). New riders including the Flexible Cash Benefit Rider (50% cash and 50% reimbursement), Shared Care Benefit, and Return of Premium upon Death Rider were added while popular riders like the Cash Benefit Rider have been preserved. Discounts have been deepened and discount caps have been removed.

*Genworth*
Genworth now offers a 5% discount for multi-life LTC sales with as little as 5 lives for the small business market. This discount is 5% deducted from the net premium, after all other applicable qualifying discounts, like preferred health, have been applied.

Example: $1,000 Premium, qualifies for the Couples Discount and the Small Business discount:
$1,000 - 40% Couples discount = $600
$600 - 5% Small Business discount - $570
($30 discount)

*Penn Treaty*
A.M. Best Co. has upgraded the financial strength rating (FSR) to B (Fair) from B- (Fair) and assigned issuer credit ratings (ICR) of "bb+" to the subsidiaries of PennTreaty American Corporation (Penn Treaty.)

## Calendar Events

March 22, 2006 - LTC John Hancock's Product A-Z *conference call*

March 29, 2006 - Prospecting for LTC Clients *conference call*

April 5, 2006 - LTC Underwriting *conference call*

April 12, 2006 - LTC Legislative Issues *conference call*

April 19, 2006 - Prospecting for LTC Clients *conference call*

April 26, 2006 - LTC Tax Issues *conference call*

May 29, 2006 - Office Closed for Memorial Day

June 2, 2006 - Resource Brokerage Moving Day

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-

## Contact Us

800 605-7566

***President & CVO***

| | |
|---|---|
| John Rippinger | |
| Jan Gohl Exec. Asst. | ext. 0007 |

***Group Benefits***

| | |
|---|---|
| Blair Farwell | ext. 0012 |
| Mary Dynes | ext. 0021 |
| Susan Niziolek | ext. 0031 |
| Jesse Rawley | ext. 0011 |
| Jane Kopecky | ext. 0008 |
| Susan Garcia | ext. 0030 |
| Katie Streff | ext. 0015 |
| Valentina Alic | ext. 0026 |
| Nancy Loda | ext. 0006 |

***Individual Health***

| | |
|---|---|
| Blair Farwell | ext. 0012 |
| Linda Medrano | ext. 0018 |
| Janine Skolmoski | ext. 0009 |
| Sue Pitzmeyer | ext. 0029 |
| Mike Kuchar | ext. 0023 |
| Judi Macino | ext. 0013 |

***Life & Annuity***

| | |
|---|---|
| Mike Walls | ext. 0024 |
| Tom Talbot | ext. 0033 |
| Tom Merrion | ext. 0032 |
| Rodney Dator | ext. 0027 |

***Long Term care***

| | |
|---|---|
| Mike Walls | ext. 0024 |
| Maureen Wudtke | ext. 0022 |
| Jennifer Clow | ext. 0036 |

***Licensing***

| | |
|---|---|
| Shea Gamble | ext. 0019 |

# ResourcefulWords

Resource Brokerage, LLC

A Rippinger Financial Group Company

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.

Resource Brokerage, LLC

A Rippinger Financial Group Company
Resource Brokerage, LLC
957 N. Plum Grove Road Suite C
Schaumburg, IL 60173-4785

Toll Free: 800-605-7566
www.resourcebrokerage.com
info@resourcebrokerage.com