

www.virtualmedsuppagent.com

Medicare Supplements

1.877.287.4325



By joining Universal Financial Solution's team, you have aligned yourself with one of the largest Independent Insurance Organizations in the country. We are made up of numerous independent agents covering 50 states.... Coast to Coast!!

We would...

Like to introduce you to our philosophy by way of our Mission Statement.

Our Mission

To use technology to improve the quality and efficiency of agents sales by:

- ü Streaming agent appointment and contracting processes
- ü Improving the quality of our submitted business
- ü Developing superior lead/marketing credit & consolidated commission accounting and reporting platforms
- ü Simplifying the explanation of multiple cross-sell opportunities

Which will

- ü Generate additional income for the agent and better meet the needs of the consumer

With the above in mind, there are really two goals we have for you:

1. Increase your income potential
2. Improve your quality of life through the use of our technology

ONLY YOUR PHONE & INTERNET NEEDED !!

Universal Financial Solutions, LLC

LEADS DELIVERED RIGHT TO YOUR PHONE!!

UFS strives to bring a "Value Added Proposition" to each and every one of our affiliates

Extensive National Product Portfolio of A rated Carriers

Propriety and Private Label Products

We provide you broad selection of top-tier products, with specially designed proprietary products available only through our virtual insurance program. Our wide array of products includes Supplemental Medicare Plans .

Advance Commissions

Weekly Advances on almost all carriers depending on product, up to nine months.

FREE Turning 65 Lead Program (Delivered Right To Your Phone Instantly)

We provide free leads for all of our agents. This program puts you in front of individuals that our in need of our products and services. This is the best program around that is revolutionizing the way agents sell Medicare Supplements .

Exotic Trips

We have annual recognition trips for our top producers and their families to some of the most exotic destinations in the country and beyond.....

Comprehensive Training

UFS offers training on our products, carriers and services to give you the information you need to effectively sell. We offer up to 5 webinars daily and a wide variety of "24/7 on demand" resources and materials. Knowledgeable staff and trainers are always available to answer questions and provide information.

Customer Service

With UFS- YOU are the customer! We have one toll free number to assist you with all of your needs...from appointments to application tracking, our highly trained team can answer any questions you may have! Just call 877-287-4325! (8am-4pm Central M-T, 8am-12pm F)

TO GET STARTED:

1. Complete Universal Financial Solutions Paperwork.
2. Appoint With 3 Medicare Supplement Companies.
3. Get Access To Quote Engine & Dialer!

That Easy!

Senior Market Characteristics

Senior Health Products	Assumed Average Retention for Commissions	Estimated Commission Lifetime Value (Comparison to IFP)	Estimated Market Size (Number of Enrollees)*
Medicare Supplement	5 - 6 Years	2 to 5 Multiple**	9.5M
Med Advantage	5 - 6 Years	3 to 5 Multiple***	11.5M
Part D (stand-alone only)	5 - 6 Years	1/2 Multiple***	17.5M

WHY SENIOR MARKET?

Rapidly Growing Market!

U.S. market opportunity currently 43 million
Enrollment expected to increase by 7.1 million from 2010 to 2015

Seniors [More Comfortable Transacting Online!](#)

46% of seniors have Internet access at home

Approx. 70% of seniors that go online use the Internet to find health information

* Mark Farrah and Associates, analysis of Medicare enrollment (reports dated April 30, 2010, August 2, 2010 and February 25, 2009)

** Based upon actual Agent commission schedule, assumes average retention of 5-6 years. All plans except A, K and L.

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