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Spring Has Sprung!

Nothing says spring has sprung like new sales. Check us out for products that will help you make new sales. This Brokerage Focus will highlight a number of group and individual products that agents like yourself are quoting and selling to their new clients. Turn April showers into cash from new sales!

You can get your Spring Sales growing with...

Great Dental and Vision programs for your clients!

Our Dental Plans offer:

- Employer paid and voluntary plans
- Plans down to two lives
- A selection of deductibles
- A yearly maximum of \$1,000, \$1,250, \$1,500 or \$2,000 (depending on group size)
- In network benefits of 100/90/60 and out of network benefits of 100/80/50
- Reasonable and Customary benefits of 80% or 90%. (out of network)

Our Vision Plans are Employer paid and Voluntary and provide benefits down to two lives with both in network and out of network benefits. Multiple networks available.

Call us today for a quote on a case. We can take the information over the phone - 888-402-7204

HCC STM Is A BEST Seller!

HCC STM Features:

- \$2,000,000 sickness and accident benefit
- Total Freedom to choose any doctor
- \$50 Urgent Care Co-Pay (not subject to deductible)
- 6 deductibles & 2 co-insurance options
- No Citizenship requirements (Spanish Brochure Available)
- Monthly or lump-sum payment mode
- 1 - 12 months of coverage (6 months max. in certain states)
- Underwritten by HCC Life Insurance Company. rated A+ (Superior) by A.M. Best
- Bilingual Home Office Customer Support

Now with NO DECLINE QUESTION! Excellent rates and you can FIELD ISSUE when your client applies online. No waiting for confirmations or ID Cards, instant issue from your computer.

"America's Best Short Term Plan"

SPRING

Spring In To Sales With These Ancillary Products from cbg and Allied Brokerage.

CONFIDENT™ Voluntary Life & Disability Insurance



Voluntary Life Insurance

Voluntary Life and Disability plans are available as stand-alone benefits to groups with 10 or more eligible employees and a minimum of the greater of either 10% participation or 5 enrolled lives.

Plan Design:

Employee Coverage (5-49 life groups)

Select \$20,000, \$40,000, \$60,000, \$80,000, \$100,000
Guarantee Issue up to \$100,000

Employee Coverage (50-100 life groups)

Select \$20,000, \$40,000, \$60,000, \$80,000, \$100,000,
\$120,000, \$140,000, \$160,000
Guarantee Issue up to \$160,000

Spouse Coverage

\$10,000, \$20,000, \$30,000, \$40,000, \$50,000
(not to exceed 50% of employee's amount)
Guarantee Issue up to \$20,000 (groups of 5-49 lives)
Guarantee Issue up to \$50,000 (groups of 50+ lives)

Child Coverage

\$10,000 Guarantee Issue

Voluntary Life is Portable / 2 Year Rate Guarantee

Voluntary Short-Term Disability

Plan Design Options:

Weekly Benefit amount: \$100 minimum/\$1000 maximum
- weekly benefit not to exceed 60% of weekly pay
- bought up in increments of \$50

Elimination period: 8 days for accident/8 days for sickness or
15 days for accident/15 days for sickness
Benefit Duration: 11, 12, 24 or 25-weeks

2 Year Rate Guarantee

Voluntary Long-Term Disability

Plan Design Options:

Monthly Benefit amount: \$500 minimum/\$6,000 max.
- monthly benefit not to exceed 60% of basic monthly pay
- bought up in \$100 increments

Elimination Period: 90 or 180 days
Benefit Duration: Age 65 Reducing Benefit Duration (RBD)

2 Year Rate Guarantee

CONFIDENT's expertly serviced Life & Disability plans give you and your employees the rock-solid financial backing of one of the nation's largest, most dependable insurance carriers, along with the fast, friendly, personal service CONFIDENT is known for.

Marketed by Allied Brokerage Services
888.402.7204 t.
913.945.4393 f.
sales@allied-brokerage.com

Some industries may be excluded or have limited benefit options or reduced benefit amounts. Groups comprised of 50%+ family, related by blood or marriage, are excluded. Insurance products described are subject to exclusions, limitations and reductions. For more details, contact cbg at 888.327.8880 or info@capital-benefits.com.

CONFIDENT Life & Disability plans are issued by The Lincoln National Life Insurance Company (Fort Wayne, IN) which does not solicit business in New York, nor is it licensed to do so. The Lincoln National Life Insurance Company is a member of Lincoln Financial Group. Lincoln Financial Group is the marketing name of Lincoln National Corporation and its affiliates. CONFIDENT does not market Life & Disability plans in New York. CONFIDENT Dental & Vision plans are not underwritten by Lincoln Financial Group companies. CONFIDENT is a registered trademark of Capital Benefits Group, all rights reserved. Product availability and/or features may vary by state.

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CONFIDENT™ Life & DI Core/Buy-Up Plans

empower even small and mid-sized companies to offer
“big company benefits” to their employees.

Here's how:

- 1** For an **affordable cost** per line of coverage, **EMPLOYERS** fund minimum levels of **core benefits** for their employees: Life, Short-Term Disability & Long-Term Disability.
- 2** **EMPLOYEES** then voluntarily “**buy-up**” their benefit amounts* to the levels necessary to protect themselves and their families.
- 3** For their minimal investment, employers increase employee participation, appreciation and retention and **significantly reduce the cost** of the plan.



Core/Buy-Up Life Insurance

Core/Buy-Up Life and Disability plans are available for groups of 5 or more eligible lives. When the employer pays for the core benefit, the employees are offered the buy-up options with no minimum buy-up requirement.

Employer-Paid Core Life Amt.: \$20,000

Employee Buy-Up Options (5-49 life groups)

Add \$20,000, \$40,000, \$60,000, \$80,000, \$100,000
Core + Buy-up Guarantee Issue up to \$120,000

Employee Buy-Up Options (50-100 life groups)

Add \$20,000, \$40,000, \$60,000, \$80,000, \$100,000, \$120,000,
\$140,000, \$160,000
Core + Buy-up Guarantee Issue up to \$180,000

Spouse Coverage

Select \$10,000, \$20,000, \$30,000, \$40,000, \$50,000
(not to exceed 50% of employee's amount)
\$20,000 Guarantee Issue (groups of 5-49 lives)
\$50,000 Guarantee Issue (groups of 50+ lives)

Child Coverage

\$10,000 Guarantee Issue

Core/Buy-Up Life is Portable / 2 Year Rate Guarantee

Core/Buy-Up Short-Term Disability

Employer-Paid Core STD Amt.: \$100

Weekly Benefit amount: \$100 minimum/\$1000 maximum
- weekly benefit not to exceed 60% of weekly pay
- bought up in increments of \$50

Elimination period: 8 days for accident/8 days for sickness
or 15 days for accident/15 days for sickness
Benefit Duration: 11, 12, 24 or 25-weeks

2 Year Rate Guarantee

Core/Buy-Up Long-Term Disability

Employer-Paid Core LTD Amt.: \$500

Monthly Benefit: \$500 core/\$6,000 maximum
- monthly benefit not to exceed 60% of basic monthly pay
- bought up in \$100 increments

Elimination Period: 90 or 180 days
Benefit Duration: Age 65 Reducing Benefit Duration (RBD)

2 Year Rate Guarantee

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cbg offers a full line of CONFIDENT ancillary employee benefit plans marketed by
ALLIED Brokerage Services

Boost Your Sales with Travel Medical

After a long winter of being stuck indoors, your potential customers are absolutely brimming with excitement to get out and see the country, visit friends, and go to new places. If they are planning on traveling overseas then think Foreign Travel Medical. Your clients can take advantage of 2010 rates with the large portfolio of products we offer. **IMG is extending their 2010 rates on their short-term travel products from April 1, 2011 to July 1, 2011.** This means you and your clients can take advantage of the same affordable premiums as the spring and summer travel seasons heat up.

The plans affected are:

- Patriot Travel Medical Insurance,
- Patriot Group Travel Medical Insurance
- Patriot Platinum Travel Medical Insurance

- Patriot Green Travel Medical Insurance
- Patriot Executive
- Patriot Executive Group
- Sky Rescue
- Patriot Adventure
- Outreach Travel Medical Insurance
- Outreach Group Travel

Don't let your clients travel overseas without this valuable coverage. Check out our web site under "Individual Products" in the menu and then click on "Foreign Travel Medical". Click on the two buttons there to get contracted and to look at all the products. If you have any questions or need help with the online system please call us at 888-402-7204 Ext. 1.



ORDER FORM
Fax to 913-945-4393 or
Scan and email to sales@allied-brokerage.com

YES SEND ME...

- HCC STM Information
- cbg Confident Voluntary Life & DI Info
- cbg Confident Core Buy-Up Life & DI Info
- Call me about Foreign Travel Medical
- Please quote the attached case.

Name: _____

Company: _____

Address: _____

City, State & Zip: _____

Phone #: _____

Fax #: _____

Email Address: _____

Web Site: _____

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