



An in-depth look at annuity prospect demographics and tips to help you leverage these statistics to build your book of business.

Who are your annuity prospects?

- People that don't know who to turn to for financial assistance.
- People who are retiring.
- Retiree's and Pre-Retiree's with all of their money in securities.
- Small Business Owners.
- People that recently lost their jobs.
- People with a recent death of a loved one.
- People that want to leave funds to their children, grandchildren, or charities.
- Seniors with Bank CD's.

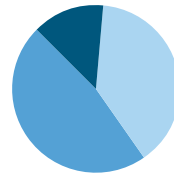


Only 6% of annuity owners feel knowledgeable about investments.



71% purchased annuities from their current life insurance agent.

Age of 1st Annuity Purchase

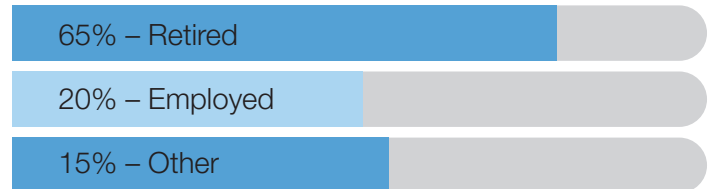


- 39% – Under 50 years old
- 47% – 50-64 years old
- 14% – 65 years and older

Marital Status



Employment Status



Tips for Annuity Prospecting

- If annuities are your main source of business you need numerous sources for prospecting, such as lunch or dinner seminars, TV or radio spots, teaching money management courses at a local Community College, or writing financial columns in a local newspaper.
- If you have existing clients from other insurance lines it's easy to transition into talking about annuities. Send your clients a letter reminding them how happy you were to help them, and let them know you can help protect their financial future.

Stop selling and to start educating consumers about the benefits of annuities. You don't need to tell the prospect everything you know – in fact, too much information can prevent a prospect from making a purchase. Your goal is to increase their knowledge just enough so that they understand the annuity you are trying to sell them.

Visit our website at www.urlinsgroup.com/aries or contact Annuity Solutions at 1-800-926-8875 x4 to discuss how you can increase your bottom line!

The data shown here is from "Deferred Annuity Owner: Characteristics and Attitudes (2003)," LIMRA International, and "2013 Survey of Owners of Individual Annuity Contracts," The Gallup Organization and Mathew Greenwald & Associates for The Committee of Annuity Insurers. The tips are from Joe Corio of URL Insurance Group.



Single Premium Life Prospects

An in-depth look at single premium life (SPL) prospect demographics and tips to help you leverage these statistics to build your book of business.

Who are SPL prospects?

- Bank CD holders.
- LTC candidates & policy holders.
- Life clients that have imploding Universal Life plans or old Whole Life plans.
- Annuity clients that don't need their annuity money or do not want their RMD's.
- LTC prospects that won't qualify for underwriting.
- LTC policyholders that need more coverage.

Why is SPL popular right now?

- Low rates on CD's and savings accounts.
- High cost of long term care.
- Old, unwanted cash value life plans.
- Taxes: who likes to pay them?

What does SPL provide?

- Immediate death benefit: generally free from income taxes.
- Tax-deferred growth: Your cash value grows tax-deferred within the policy – as your policy value increases, so may your death benefit.
- Access to your death benefit due to: Chronic Illness, Terminal Illness, or Nursing Home Confinement. You can accelerate up to 100% of your Death Benefit!*

General Product Details*

- Issue ages: 18-85
- Average issue age: 72
- Minimum premium amount: \$5,000
- Average premium amount: \$66,000
- Free withdrawals for emergency's up to 5% of current accumulation value each year starting in year 2.
- Living Benefits for Home Health Care, Long Term Care, or Terminal Illness can be received monthly or in a lump sum (subject to a discount factor).
- Base Product: Can be Universal Life, Indexed Universal Life, or Whole Life.

Coverage Example

Female, Age 62 | \$50,000 Premium

Death Benefit

Guaranteed Value: \$98,000 | Non-Guaranteed Value: \$129,822

\$97,750 – Nursing Care Benefit

\$2,715 for 36 months or \$83,050 lump sum

\$92,850 – Terminal Illness Benefit

\$97,750 – Chronic Illness Benefit

\$1,629 for 60 months or \$83,050 lump sum

How do I get started?

1. Complete Application & Disclosures.
2. Initiate the telephone interview between the carrier and your client.
3. Mail or Fax the application to the home office.

Visit our website at www.urlinsgroup.com/aries or contact Jason Collins at 1-800-926-8875 x156 to discuss how you can increase your bottom line!



Group Health Prospects

An in-depth look at group health prospect demographics and tips to help you leverage these statistics to build your book of business.

Who are your prospects for Group Health?

- Employers with at least 1 employee.
- Employers looking for alternatives.
- Small businesses looking for the small business tax credit.



Group health plans have sales opportunities all year.



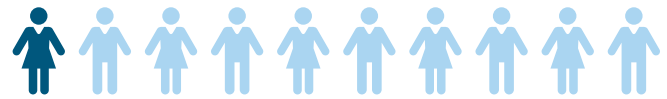
Employers are faced with many questions and are in need of assistance from trained agents.



Group health sales require compliance knowledge and provides lucrative commissions.

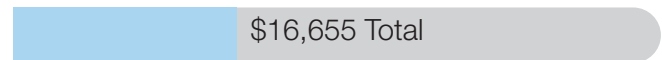
Americans Under Age 65

35.7 million, or about 11%



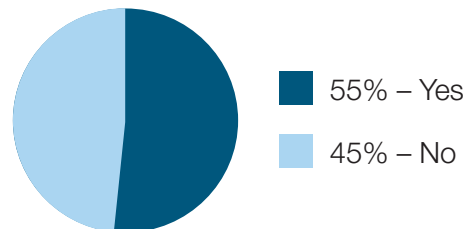
63.6% of which have private health insurance.

Average Yearly Family Premium per Employee for Employer-Based Health Insurance



Contribution Split: \$4,518 Employee & \$12,137 Employer

Employers Offering Insurance Benefits



Tips for Group Health Prospecting

- Many employers struggle to understand health insurance compliance. Offering your assistance can give you an edge and set you apart from the competition. We have the tools to help you keep your employer groups compliant. Contact us to learn more.
- URL is here to assist you with quoting and discussing strategies to not only keep your current employer clients but to also gain new clients! You can also save time and earn money with our Orion program.

Visit our website at www.urlinsgroup.com/aries or contact Health Plan Options at 1-800-926-8875 x1 to discuss how you can increase your bottom line!

The data shown here is from "2014 National Health Interview Survey," U.S. Department of Health and Human Services, "2014 Annual Employer Health Benefits Survey," Kaiser Family Foundation/Health Research & Educational Trust, "2014 Medical Expenditure Panel Survey (MEPS)," Agency for Healthcare Research and Quality, and "Key Facts about the Uninsured Population," Kaiser Family Foundation.



Individual Health Prospects

An in-depth look at group health prospect demographics and tips to help you leverage these statistics to build your book of business.

Who are your prospects for Individual Health?

- People under 65.
- People over 65 that are not eligible or enrolled in Medicare.
- People that are not offered affordable employer coverage.



Individual health plans have sales opportunities all year.



32 million Americans do not have health insurance.



Individual health sales must be made during the annual open enrollment period unless a person has a qualifying event.

Americans Under Age 65

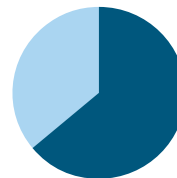
35.7 million, or about 11%



Average Yearly Individual Premium for Marketplace Health Insurance

\$4,896 Total

People Under 65 with Health Insurance



64% – Private/Marketplace

36% – Employer-Based/Other

Tips for Individual Health Prospecting

- Sales is always a numbers game. With under 65 health commissions being reduced and out-of-pocket maximums increasing, combining a Gap or DI/CI product can increase your income and offer protection for your clients.
- Avoid the hassle of annual testing and certifications by referring your client directly to URL and get paid!
- URL is here to help guide you through contracting, annual certification, enrollment kit/supplies, quoting and support of your sales.

Visit our website at www.urlinsgroup.com/aries or contact Health Plan Options at 1-800-926-8875 x1 to discuss how you can increase your bottom line!

The data shown here is from "2014 National Health Interview Survey," U.S. Department of Health and Human Services, "Health Insurance Marketplaces 2016: Average Premiums," Department of Health & Human Services, "2014 Medical Expenditure Panel Survey (MEPS)," Agency for Healthcare Research and Quality, and "Key Facts about the Uninsured Population," Kaiser Family Foundation.



Life Insurance Prospects

An in-depth look at life insurance prospect demographics and tips to help you leverage these statistics to build your book of business.

Who are your life insurance prospects?

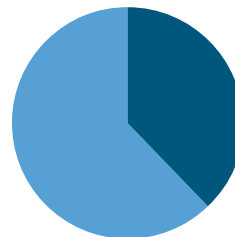
- People recently married or divorced.
- New home owners.
- Parents and new parents.
- Families concerned with college planning.
- People changing jobs and careers.
- People who are retired or planning for retirement.
- Seniors concerned with final expenses.
- Business owners and key-employees.
- Your existing clients!

Life Insurance Affordability



8-out-of-10 Americans over-estimate the cost.

Reasons for Not Purchasing Life Insurance



- 38% are unsure of how much or what type to buy.
- 62% cited other reasons, such as price and not wanting to think about death.



80% of consumers agree that most people need life insurance.



44% of Americans own an individually purchased life insurance policy.

Tips for Life Insurance Prospecting

- Most agents writing life insurance today are focused in other primary markets. It's an easy transition to spark the life insurance talk with existing clients.
- URL makes it easy for you to make life insurance sales with template letters, scripts, marketing flyers & 30 years of experience to help you become a life insurance pro!

Visit our website at www.urlinsgroup.com/aries or contact Life Markets at 1-800-926-8875 x3 to discuss how you can increase your bottom line with Life Insurance Sales!

The data shown here is from "Household trends in US Life Insurance (2010)," and "Insurance Barometer Study (2014)," by LIMRA International, and Life Happens. Compensation information is based on submitted and placed business with URL Insurance Group. Tips are from Steve Clemens of URL Insurance Group.



An in-depth look at Medicare prospect demographics and tips to help you leverage these statistics to build your book of business. Sales is always a numbers game. It starts with getting in front of enough clients and presenting your product. Lead generation is, and seems like it always will be, the top marketing priority.

Who are your prospects for Medicare?


- People turning 65 within the next 3 months.
- People over 65 who are retiring or leaving their group coverage.
- People under 65 with a qualifying disability.


Americans Turning 65


10,000 People Turn 65 Every Day!



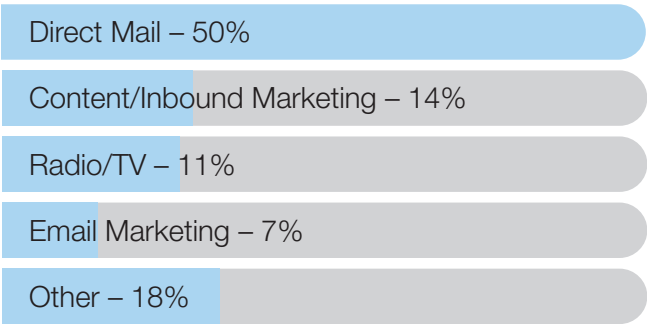
x 1,000

 Medicare is the fastest growing insurance industry with excellent commissions plus residuals.

 78 million baby boomers will become Medicare eligible over the next 20 years.

 Medicare plans are available in all states with year-round sales opportunities.

Lead Sources for Senior Medicare Marketing



Visit our website at www.urlinsgroup.com/aries or contact Medicare Offerings at 1-800-926-8875 x5 to discuss how you can increase your bottom line!

The data shown here is from "Successfully Prospecting and Selling Medicare and Medicare Supplement to the Senior Market," The Lift Factor.