

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

People often ask me the question "What exactly is Resource Brokerage and what is it that you do?" I just assume that most of our brokers know who and what we are but to the general public it's still a mystery. After thinking about it over the last couple of months, I think I've come up with an acceptable explanation. Resource Brokerage is very similar to a collection of insurance distribution boutiques. A boutique is defined as "A small, specialized firm that offers limited services and products to a limited number of clients."

Our collection includes a Group Medical boutique, Individual Medical boutique, Medicare boutique, Short Term Medical boutique, "E" Commerce boutique, Life Insurance boutique, Annuity Boutique and a Long Term Care boutique. The big difference between Resource Brokerage and competing firms is that we have all of these specialty shops under one roof. Retailers call it a shopping mall which is defined as "A large, often enclosed shopping complex containing various stores, businesses, and restaurants usually accessible by common passageways." We all like the concept of the high quality of both product and service that we receive at our favorite retail boutiques. The only problem is that when we look for that same level of service in another product line we have to physically go to another store.

That's where the mall concept was born.

In our case, my job as the mall "landlord" is to make sure that the only thing that the individual insurance boutiques have to worry about is the sale and servicing of their unique products. The way this is accomplished is to provide them with a common in-house accounting staff, IT staff, marketing & graphic design, human resources, reception, public relations and licensing & contracting. This creates economies of scale that are spread across all of the "boutiques." The vice presidents can, as Dan Sullivan would say, "concentrate on their unique abilities" and not be bogged down by the day to day minutia. By the way, if any of you want to know more about Dan Sullivan and The Strategic Coach® Program, just give me a call. I have been a student for twelve years and I can tell you that it does work. All that said, I am still the president and CVO of Resource Brokerage and continually looking for new "block buster" carriers as well as the acquisition of other brokerage agencies.

So here is a scenario of a typical broker coming to Resource Brokerage: First of all, he or she was either referred to us or saw one of our marketing pieces on a particular product. They approach us wanting a quote on that specific product and carrier and are pleasantly surprised to quickly get back by email, fax or mail not only what they requested but several alternative options and from

multiple carriers. After they have written some cases, we introduce them to our boutiques where they experience the same high level of service, selection and product knowledge. Eventually we win the independent broker over to us for all of his or her brokerage products. For those affiliated with a major carrier company, we still do a great job with those product lines that their primary carrier does not manufacture.

When you think about this time of year, when the weather is starting to get nasty, isn't it comforting to know you can come into the Resource Brokerage "indoor mall" where you can shop for all of your brokerage products in a professional relaxing environment?

Have a great Thanksgiving and once again thank you for your continuing business support.

Group Benefits

HSAs: One Year Later November Seminar 3 CE Credits

From the Desk of the VP
By Blair Farwell

They say the first year of marriage is the toughest. It's been a trying honeymoon for health savings accounts (HSAs) and the insurance professionals as well. Trying to explain the long-term benefits of establishing HSAs to skeptical CEOs and HR managers is a formidable task, especially since employers might see no bottom-line reductions during the first year of HSA implementation.

Selling HSAs to employers may be a challenging task, but with proper administration, the switch will pay off in substantial benefits for both boss and employee. At the point of sale, it is necessary, crucial, and positively essential to stress the long-term benefits of HSA use. When structured correctly for long term success, during the first

year it will appear to the employer that no cost has been trimmed, while employee perception may be that all the savings are falling towards the employer. If this wrong perception persists, it can cause bad blood between employees and managers. With employers usually paying 75 percent of the premiums, employees are apt to choose the recommended coverage options. So HSAs need to be clearly defined, well planned, and fully explained to the employers and administrators for them to be successful.

Industry experts predict that 40 million new HSAs will be opened in the next 10 years, and many of the experts believe HSAs are the best solution to the health care delivery system quagmire. Our goal at Resource Brokerage is to help you be prepared to offer your clients this solution.

Our November Resource University™ seminar provided over seventy brokers:

A Refresher Course on HSAs Sales Strategies including: Selling Delayed Gratification, HSA Advantages, and Funding the HSA Plan 3 CE Credits

Please call Katie Streff if you would like a copy of the presentation.

Destiny New Product Launch Gets You Vitalized

By Jane Kopecky, RHU, REBC, CSA

Did you make it to the Destiny New Product Launch on 8/31/05? We were there and found some excellent product enhancements that truly make Destiny a leader in the Consumer Driven Health Care arena. To give you a brief overview, we learned about the following enhancements.

Destiny Expands Its Prescription Drug Options with More Flexibility and No Paperwork!

There are 4 RX riders but the most exciting is the new **Preventive Medication Rider (PMR)**, which will be available in 2006. Medications for 10 common conditions (subject to copays only – **balance of the cost of the drug is covered by the insured portion of the plan**) some of the conditions are Asthma, Diabetes, and Hypertension to name a few. This option is HRA and HSA compliant. Destiny is utilizing the preventive care safe harbor to maintain HSA compatibility with this rider. Since these drugs are used where there are risk factors for disease that has not yet manifested or had not yet become clinically apparent, or to prevent recurrence of disease – for example high blood pressure medication to prevent heart attack or stroke, the preventive safe harbor is applicable.

The Destiny Health Plan Service Promise DVD

This DVD brings to life the wealth of customer support provided by The Destiny Health Plan and can be the perfect complement to your sales presentations. It fully illustrates Destiny's standards for efficient, friendly, accurate service and demonstrates their commitment to "cream of the crop" customer service representatives.

Better Than Ever Vitality Plan

Destiny Health has streamlined the Vitality program into a single currency, Vitality Bucks, which can be redeemed for a wide range of rewards including membership at LifeTime Fitness. For 2006 it is even easier to qualify, awarding bucks for such activities as having a vitality check, participating in a health risk assessment, and education and fitness assessment.

As always, Destiny has top of the line marketing materials. Please call or email us if you need some of the new sales literature outlining these new plan enhancements or to learn about the many other Launch products.

Resource University's 4 CE Credits Rewarded to 50 Brokers Seniors Choice Offers Cost Containment for the Senior Group Market

By Jesse Rawley

August 11th 2005 proved to be a very enlightening day for 50 brokers that attended our Seniors Choice (group retiree medical

General News

Hurricane Relief Fund Drive a Success!

Resource Brokerage, LLC sponsored a Hurricane Relief Fund Drive, during the Month of September, following the devastation of Hurricanes Katrina and Rita. RBLLC offered to match, dollar for dollar, all contributions (up to \$100 per contribution). Seventy-six brokers and friends of Resource Brokerage, as well as employees of the Rippinger Financial Group of Companies generously participated in the campaign. Contributions totalling \$9,920 were matched by \$6,295. The total amount of \$16,215 was then sent to the MDRT (Million Dollar Round Table) Foundation where they were, again, matched dollar for dollar. A full \$32,430 was then distributed to The Salvation Army, The Red Cross, and Habitat for Humanity to aid in recovery for the victims of this immense disaster.

Our Thanks to the following brokers, and friends, who made this possible:

Rosemary T. Aitken
Richard T. Armatys
Joseph P. Bove
Ron Brandt
Scott Bredrup
Sharon Bromberg
By the Numbers, Inc.
Denis Corpora

(cont.on pg. 5)

plan)/Group Long Term Care product seminars. Ed Anhorn, Sales Director for the Seniors Choice product, gave a very detailed explanation of their product, which is geared toward providing medical coverage above and beyond Medicare to senior workers, retirees and their spouses. Seniors Choice is an excellent niche market product for senior workers in groups whose employee base is under 20 and for groups over 20 wanting to offer their retirees a medical plan that does not cause their group medical premium to skyrocket. It offers the senior his choice of physician, the plan is guaranteed issue, includes a vision discount plan, and is fully portable. There are 3 levels of coverage available: Seniors Choice, Seniors Choice Premier, and Seniors Choice Preferred. Enrollment is painless with no participation requirements for groups down to 3 employees or retirees and/or a combination of both.

We have brochures and enrollment materials available, just call or email us for those. And, of course, we would be delighted to take your call if you have questions.

You Asked for It and We Got It- Humana

By Mary Dynes, RHU

Humana has arrived at Resource and it is an exciting addition to our group health carriers. Humana offers a wide range of products and services designed specifically to meet the needs of small businesses. You can choose from a broad spectrum of cost-effective health plans. Humana's regional and national networks includes more than 380,000 physicians, hospitals, pharmacies, and ancillary care providers in most every state, making it one of the nation's largest PPO provider networks.

Wide Variety of Plan and Network Options

Choose from traditional to consumer-directed plans, or try Humana's new value plans. Network choices include one of the nation's largest to a more targeted one—SmartNet—that will save your group as much as 9%. In addition to the PPO

plans Humana offers a wide selection of HMO products from the traditional straight co-pay model to reduced cost models that include a coinsurance and in patient hospital deductible. Humana offers 3 HMO networks for groups to choose from.

Express Underwriting

With Humana we can get a firm rate on your group's proposal with medical history up-front using a Humana or a competitor's application. Call Susan Niziolek for details.

18-Month Base Rate

Humana is offering an 18-month base rate for 2-50 size medical, dental, and/or life groups with effective dates through 1/31/06.

Employee Guidance

Humana has learned through research that employees who are engaged in choosing and using their health benefits become informed, cost-conscious consumers. Humana engages, educates and guides employees through PlanProfessor — their unique, research-based communication program. Throughout the year, PlanProfessor educates employees on choosing and using their health benefits.

We look forward to receiving your quote requests for Humana and would love to earn your Humana business.

Individual Health

IMM Bonus Corner

By Judi Macino

- **American Medical Security - The Great AMS Drive Away-** Newly contracted agents can submit business and receive a 3-day 2-night stay at choice of 350 resorts
- **Imerica - Can You Cancun?** 5-day 4-night all-inclusive with airfare to Cancun, Mexico with 60 points earned

- **American Medical Security Fall Classic** offers a cash bonus for MedOne enrollees (5 and above) from 10/1/05 to 12/15/05.

Please contact the IMM department at Resource Brokerage for complete information on sales requirements for various Bonus Programs.

Imerica Arrives

By Linda Medrano

The Individual Major Medical Division is pleased to announce the addition of a new carrier. Imerica is now available through Resource Brokerage. Have you been searching for affordability and great power over your client's health insurance benefits? Your search is over.

- Imericare Preferred Series Plans--Each with a choice of deductible and coinsurance options.
- Health Saver Series (HSA Qualified)—With Health Saver Series you get affordable quality medical coverage as well as the potential for tax advantages when you open an HSA to complement your health plan. Imerica has built an alliance with American Health Value, a trusted leader in providing health savings account services.

Imerica is now on our Norvax individual major medical quoting engine. Please visit our website to view and download current material. Of course, give us a call or email, if you have questions.

Top Ten Items That Will Speed Up Processing of Applications

By Janine Skolmoski

1. If you have an eligibility question, send in a preliminary underwriting opinion.
2. Submit the complete application to Resource Brokerage within 7 days of signature to avoid a stale date.
3. Provide the last date of service, diagnosis, prognosis, medications and dosages of any illness or questions answered "Yes". If possible, provide medical records up-front.
4. Advise your client that a phone interview may be necessary and to RESPOND ONLY TO THE SPECIFIC QUESTIONS.

Daniel P. Daly
 Steven Dubrow
 Barbara Dubrow
 Richard F. Dvorak
 Richard A. Feare
 John B. Gardner
 John P. Garven
 Sharon Grawe
 Robert Guetzlaff
 Edward G. Hopper
 Laurence E. Hyman
 Ronald P. Irion
 Sam Jafari
 Marcia Johnson
 Alan Kampe
 Chong K. Kim
 Norman Lemieux
 Stuart Levin
 Miton A. Lubin
 Robert L. Lubin
 John Lynch
 Richard W. Mack
 James P. Maley
 Frank Mardjetko
 S.J. Massel
 H.F. Meyer
 Henry D. Matson
 Dan Melville
 William E. Milam
 James Morley
 Andrew Mueller
 Walter D. Nagle
 Arthur Noll
 John Ochwat
 Anna Panchenko
 Utilia L. Patch
 Linda R. Patterson
 Donald J. Petolick
 The Philips Group
 David Roche
 Richard M. Sazonoff
 Thomas Schroeder
 Imad M. Shariff

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5. Make sure you include the complete doctor name, address and telephone number.
6. Send ALL necessary forms with the application.
7. Sign and date all forms. Make sure the applicant's date is always BEFORE the broker's date.
8. Print your name not the agency's name on the back of the applications along with the correct tax ID number.
9. INCLUDE A COPY OF YOUR ILLUSTRATION.
10. Select payment plan and submit the correct corresponding premium with the check made out to BlueCross & BlueShield of Illinois.

Medicare Part D Alert

By Mike Kuchar

You have probably heard the buzzwords regarding this newest enhancement to the Medicare reform act of 2003! All indications point to a frenzy of activity as the Prescription Drug Benefit comes closer to reality. Keeping abreast of the dynamics of this offering will help ensure that other brokers are not in your over 65 households, selling this benefit, while potentially replacing your existing policies! While the intricacies of the New Prescription Drug Benefit are too broad to cover here, some key dates to keep in mind are:

October 1, 2005	Plans begin marketing
November 15, 2005	Initial enrollment period begins
January 1, 2006	Part D benefit begins
May 16, 2006	Late enrollment penalty begins

Please call an IMM representative at RBLLC for more information on the specifics regarding this plan, as well as the sales opportunities it represents for you.

Medicare Part D Information

By Mary Dynes, RHU

Resource University received a tremendous broker response for the BlueCross BlueShield Medicare Part D Accreditation Seminars offered in October

and November. Thanks to the seminars, several hundred brokers are now certified to sell BlueCross BlueShield Medicare Part D plans. The seminar discussions were lively and the questions were pointed as brokers attempted to get a handle on the new BCBS plans through Resource Brokerage. Remember, in order to be able to sell Part D of Medicare for BCBS you need to be certified, this is an additional step to being licensed. Call our Individual Health Division with questions.

Quoting Faux Pas

By Mike Kuchar

Have you ever had to deal with the embarrassment of explaining why the policy you are trying to place is more expensive than your original quote? Aside from the obvious items that might cause a quote variation (sex, age, zip, smoking), make sure you are using the most current version of the carrier's quotation software. The most current versions of Individual Major Medical Quotation Software are:

Blue Cross and Blue Shield of Illinois

Ver. 4.2 – 4.4

American Medical Security

Ver. 4.1

Assurant Health- Now TIme

Ver. 8.10

American National Life Insurance

Company of Texas

Ver. 3.1.7

Better yet, try the 'Individual Quote' under the Individual Health tab on the www.resourcebrokerage.com web site which currently gives you the ability to compare the offerings of five of our IMM carriers. Please call an Individual Product Representative at RBLLC to learn how to make the best impression with your clients when supplying them with quotes.

BCBSIL Makes Sweeping Changes to Children's Major Medical

By Mike Kuchar

Effective 7/6/2005 BlueCross & BlueShield of Illinois made sweeping changes to their Children's Major Medical coverage as documented in their Producer Update of the same date. The old Children's Major Medical and The Children's Alternative will no longer be accepted by BCBSIL and have been replaced with the ability for applicants to apply for any non HSA qualified plan within the BCBSIL Individual Major Medical portfolio! To facilitate this change BCBSIL has developed a new Universal Application for all products with an added area for a legal guardian's signature if the applicant is 1 – 18 years of age along with a new Rate Book including Children's rates.

Assurant, Now Time Short Term Insurance ...the Perfect Answer

By Sue Pitzmeyer

Short Term is the perfect answer when

- You are waiting for your client's IMM app to be approved
- If you have a client that missed the open enrollment on the group plan
- If you have a client or prospect between jobs
- If a dependent ceases to meet eligibility under either a group or individual plan

Short term information is available on our website. Please call us if you have questions or need assistance.

Life & Annuity

From the Desk of the VP

By Michael Walls, LTCP

It is all in the numbers...and I'm pleased to mention that the number of brokers who have used our services this year for Life and Annuity business has increased by 40% over 2004. I'm reminded of the old movie "Butch Cassidy & The Sundance Kid" where Newman and Redford keep asking each other as they look over their shoulders "Who Are Those Guys?" I like to think that more and more people (and especially the competition) are asking that question about us. Have you seen some of the world-class

Diana M. Sponholz
Tim Tebockhorst
Paul D. Thompson
John J. Toland, Jr.
Bill Ure
Judy VanArsdale
Pamela S. Vogel
Brian Wachholder
Ralph J. Wood, Jr.
David Zern
Irwin A. Siegel & Associates
Madsen, Farkas & Powen, LLC
Kathleen Geraty Ferrarell
Rosenbaum & Troutman

New Phone Extensions and System Enhance Our Service

You may notice that the contact list we have in this newsletter has new extensions. As of the publication of this piece, those new extensions have been implemented, however we are still using the old extensions temporarily. Our new system incorporates the latest in business to business phone technology, including VOIP(phones via the internet) that will give us new flexibility in terms of managing your calls. Also, in the event of disaster, it will give us new abilities to be operational as part of our comprehensive recovery program, something only a few brokerage agencies even have.

You'll notice that everyone has a direct phone line now, which we believe will make it easier to reach that person you really want.

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valued added services we provide along with great compensation and support? Access to over 35 life, LTC and annuity carriers...Qualified Plans (no securities license required)...Equity Indexed Annuities...Impaired Risk Life...Advanced Product Analysis...Spreadsheet UL and Term Quoting...APS and Exam Ordering...Dedicated Sales Support Staff...A Great New Website...these are just a few of the reasons why more brokers are switching their Life, Annuity, and LTC business to Resource Brokerage. Any one of our staff of 7 would be happy to talk with you, and you can be assured that someone is available whenever you should call... including me up until 8pm at night!

Life Carrier News

By Chrisy Tang

Metlife Investors is formally in the process of taking over the General American and The Travelers product line, and now offers a full line of term and UL, both of which are extremely competitive. In addition, they have some unique niches worth mentioning since they really can fill some specific needs. They can make offers on foreign residents residing outside the U.S. for more than 6 months for up to \$2million of coverage. Their foreign travel guidelines are also very aggressive, including travel to Israel and China. Do you have clients with in-force term from carriers that are no longer in business that want to convert? (Think CNA Life!) Look to Metlife Investors' External Term Conversion program to allow conversions from approved carriers without medical evidence to Metlife's very competitive permanent plans. And finally, they offer a Table Shave program from Table C to Standard on their permanent plans for medical risks only, including their Survivorship life. Call Rodney Dator on ext. 24 today for your Metlife Investors kit.

Qualified Plans Product Spotlight

By Tom Merrion

Are you in the small business market offering benefits from 2-50 lives? Have you considered adding a turn-key 401K package to your offerings to really round out your services to small employers? Now from American National Life we can offer you their exclusive 401K Takeover Kit CD, which has everything you need in one place to get started. Using a group annuity concept, ANICO's product is sold on a non-registered basis, so you don't need a securities license to offer their package. Here are some of the reasons you should consider offering:

- Complete individualized plan design with 48 hr. turnaround on quotes
- Plans that can favor the owner and key employees
- Complete documentation for implementing and on-going service
- ALL government reporting provided ready for signature
- Extremely low admin and expense charges
- State of the art internet and voice-response systems for account access
- 39 different mutual funds to choose from within the plan

Call Mike Walls on ext. 14 today for your FREE copy of the 401K Takeover CD!

Life & Annuity Services Update

By Rodney Dator

Introducing Back Room Technician now available for Resource Brokerage producers! Explain complex financial subjects simply and easily. BRT comes with nearly 500 illustrations of today's most popular financial topics and strategies in colorful graphic, text and numeric formats. Each illustration is written in everyday language that clients can understand. Back Room Technician meets current NASD compliance guidelines, and special

disclosure features are designed to comply with NAIC model Illustration guidelines. Plus, we've also added Kettley's powerful Advanced Needs Analysis software to our package of services. Offering proven solutions to make estate, charitable and business planning easier and more profitable: when it comes to advanced planning, Kettley has all the tools you'll ever need! All modules of the Advanced Planning Solutions system can work alone, for single needs analysis, or can be easily integrated into a more comprehensive proposal. Contact any staff member in the Life or LTC divisions to get more info.

Long Term Care

From the Desk of the VP

By Michael Walls, LTCP

As I enter my 16th year in the insurance business, I continue to reflect on the changes, especially in brokerage, where I've spent my entire career. And as with most change, there is good and bad. No where is this more true than the LTC market, with carriers entering and departing with a fair amount of sometimes alarming regularity. At least 1 big name in the last few months, Lincoln Benefit has departed the market. As you might expect, this is the bad. The good, however, outweighs the bad. Strong carriers are still in the market...& are pricing products responsibly...& are designing innovative product meeting the needs of consumers. All this leads up to my point: LTC is, was, and should be a dynamic part of every insurance portfolio. And the need has never been greater. The average cost of a private nursing home in Highland Park, IL has shot up 6% over last year, to just shy of \$78,000. 70 million people are approaching retirement, and with only 6 million people owning LTCI, talking with clients about the necessity of having LTCI is more urgent now than ever. So it all adds up to now being a great time to get involved in LTC sales. We've recently added some new sales tools (one I describe later in this newsletter) that do help new and experienced producers sell more LTC. We've expanded our Resource University sessions on LTC with monthly conference calls and more intimate study groups, and we continue to offer only the best carriers and products. Ask either myself or Maureen Wudtke on ext. 30 how to get started!

Be assured, however, that should that person not be available, you will have options to reach other live people in our office.

And of course, when you call, you will reach a person who answers the phone and will help direct your inquiries. We will not move to an "automated attendant" environment, because we sincerely believe that's not the service our customers want.

Fax numbers for each division are unchanged, and our main direct dial and toll-free access are also unchanged.

LTC Carrier News

By Maureen Wudtke, LTCP, CSA

GE has announced an additional 10% discount for PRODUCERS and their Spouses to purchase GE LTC policies. We've found that one of the single best tools to sell LTC is to own your own, and with this latest announcement, it's very easy to purchase your own LTC policy, save some money on premiums and have the single best illustrative sales tool....your own policy.

Metlife's VIP 2 Series is now being sold in Illinois, and continues to offer good pricing, fast and fair underwriting, and the safety of a common household brand name behind the carrier. Try comparing their pricing using a higher daily benefit with a Simple Interest rider to increase the benefits and really see where they fit vs. the competition.

Prudential kicked off a substantial nation-wide advertising campaign in September aimed at both consumers and producers. As you read this, your clients have now seen LTC specific advertisements in U.S. News and World Report, Newsweek, Time, Kiplinger's, and Gourmet magazines.

LTC Product Spotlight

By Michael Walls, LTCP

Cash Benefit LTC plans are getting better and better, now including many options for "informal" care. Have you seen the newest plans from Prudential? Now with FIVE different benefit options:

- 1) Daily Reimbursement: Payment/reimbursement of eligible charges up to the Home Care Daily Benefit for services received on a given day.
- 2) Monthly Reimbursement: Payment/reimbursement of eligible charges up to the Home Care Daily Benefit times the number of days in the month, for services received during the month. This pools the daily benefit and provides a monthly pool of money for reimbursement of eligible

charges. This more flexible option allows for the payment of services, should one day cost more than the next, allowing more flexibility than the Daily Reimbursement option.

- 3) Cash Alternative: Built into every Prudential LTC3SM policy. Claimants can elect a 40% "cash" payment on a monthly basis to help pay for informal care or reimbursement of charges not normally covered under the policy. Payment is made in lieu of reimbursement and does not require submission of bills or proof of charges—just a claim form to be filled out and submitted. The lifetime pool of money is only reduced by the actual monthly benefit amount paid.

- 4) Flexible Cash Benefit Option ("50/50 option"): Allows for 50% cash payment and 50% reimbursement of eligible charges in each month, with greater flexibility in helping pay for informal care and/or expenses not covered under your plan.

- 5) Cash Benefit Option ("CBO"): The most flexible option, this is a monthly indemnity payment equal to the selected Home Care Daily Benefit times the number of days in the month. No receipt or proof of services necessary. Funds may be used as client deems necessary, including for informal care.

LTC Services Update

By Michael Walls, LTCP

The Mature Market Institute CD from Metlife LTC is now available to Resource Brokerage LTC producers. The Mature Market Institute is Metlife's proprietary information and policy resource center on issues related to ageing, long term care, retirement, and the 50+ marketplace. The institute, staffed by gerontologists, provides research, training and education, consultation, and information to support MetLife, its corporate customers, and brokers.

The CD itself is simple to use, contains the most commonly used materials and publications, all in the very accessible Word Document format. Call Maureen on ext. 30 in our office today for your free copy of this incredible educational & sales tool.

2005 Resource Brokerage Golf Outing A HUGE Success!

Geneva National Golf Club at Lake Geneva saw 35 brokers, Resource Staff and Carrier reps compete in the 2nd annual outing, which was a huge success. Carrier sponsors included Blue Cross/Blue Shield, Principal Life, American National Life, Lincoln National, North American Company for Life and Health Insurance, First Colony, and Prudential LTC. A great day of golfing was followed by a superb dinner in the members' private dining room at the Club.

The outing also had two great contests, Closest to the Pin, which was won by Jim Maley, and the Longest Drive, won by Rich Sazonoff. Of course everybody walked away with a prize just for participating.

Next year the outing will be even bigger and better, so get your production up so we can get your handicap down at the 3rd Annual Outing in September 2006!



Calendar Events

November 17 - Resource University™: Prudential LTC
Asset Protection Planning

November 24 & 25 - Closed for Thanksgiving

December 1 - Resource University™: Humana Group
Product Launch

December 26 - Closed for Christmas

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
Chrisy Tang ext. 0002
Tom Merrion ext. 0032
Rodney Dator ext. 0027

Long Term care

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

Licensing

Loretta Stocke ext. 0019

Resourceful Words

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.



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