

Be the right insurance agent



Preferred Associates

Presenter



General Lines Agent

Property and Casualty, Life, Accident, Health & HMO

ALVARO ALONSO CASTELLANOS

NPN: 3220736

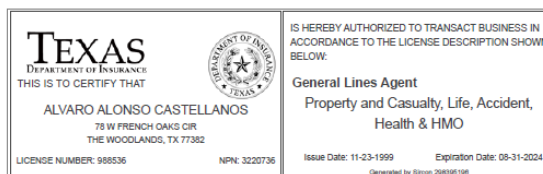
78 W FRENCH OAKS CIR

THE WOODLANDS, TX 77382

is authorized to transact business as described above

License No: 988536 Issue Date: 11-23-1999 Expiration Date: 08-31-2024

Generated by Siron 298365196



Al Castellanos - CFP®

Executive Marketing Director

Master of Science Financial Planning

Master of Science Financial Analysis

Postgraduate Diploma In Digital Business



CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

HEREBY CERTIFIES THAT

Alvaro A. Castellanos

has met CFP Board's educational, experience, examination, and ethical requirements, and has committed to providing financial planning services that adhere to CFP Board's standards of excellence.

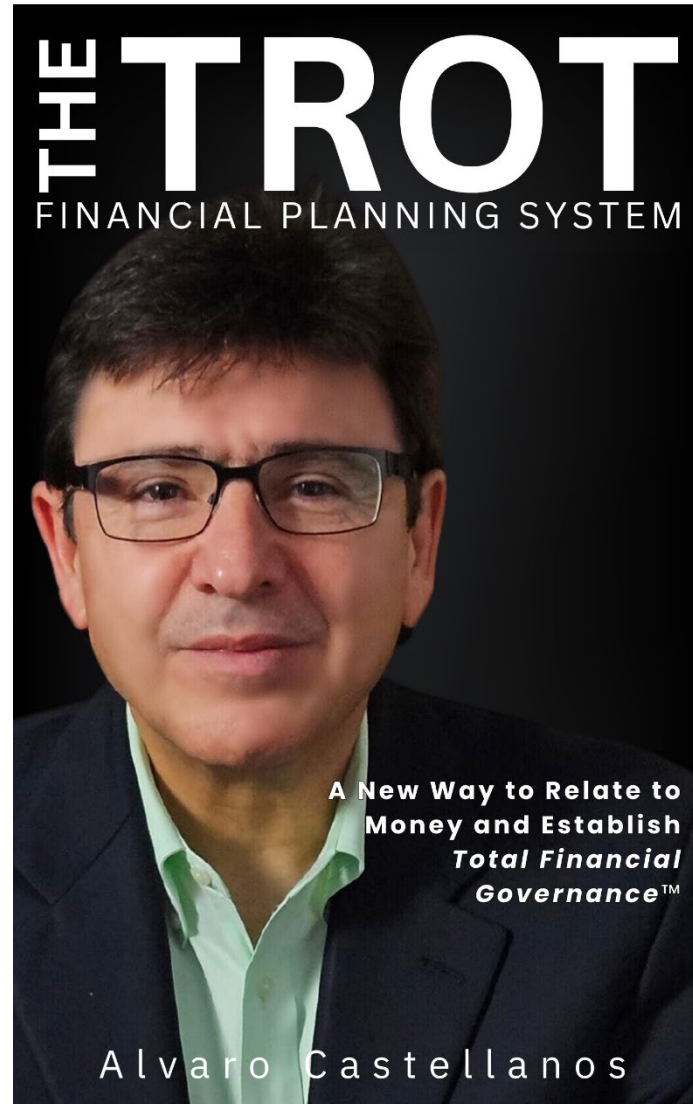
AWARDED ON March 17, 2009



KEVIN R. KELLER, CFP®
CHIEF EXECUTIVE OFFICER

SUBJECT TO CFP BOARD RENEWAL REQUIREMENTS. LIMITED TO PRACTICE WITH CLIENTS WITHIN THE UNITED STATES.

The TROT Financial Planning System



Our Group of Companies



Standards of Professional Conduct

- Integrity
- Objective Advice
- Competence
- Fair Treatment
- Privacy
- Professionalism
- Diligence

Mission

We are committed to maintaining the highest standard of integrity and professionalism in our relationships with you, our agent, and your clients.

We endeavor to know and understand your needs and procure in facilitating you with the tools, products, and services to help you satisfy your client's needs.

Our mission is to help you reach your goals by enabling you to assist your clients in reaching their financial objectives

Strengthen your business proposition

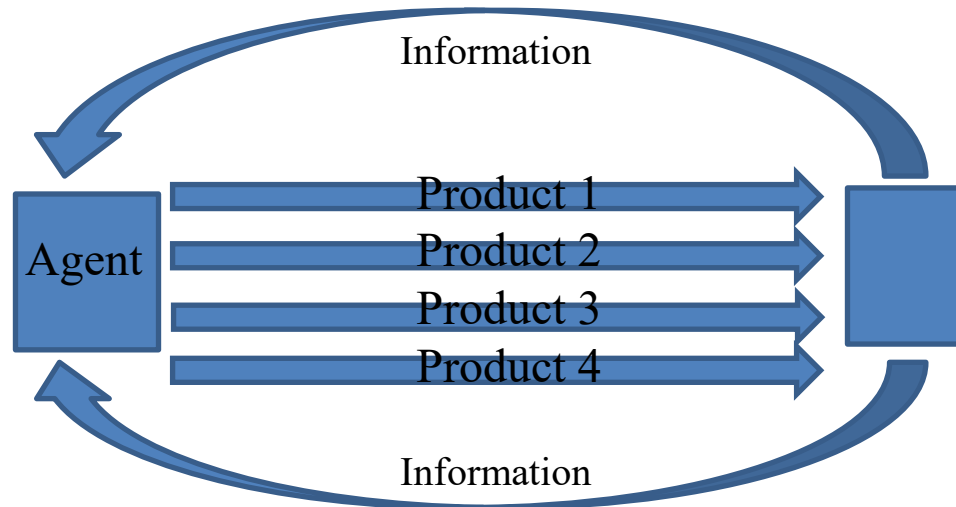
- Offer additional lines of business to your clients, thus enhancing your relationship with them.
- Get access to a digital marketing system at no cost to you.
- Increase your income with your present client base.
- Increase the number of clients you have.

What is Deterministic



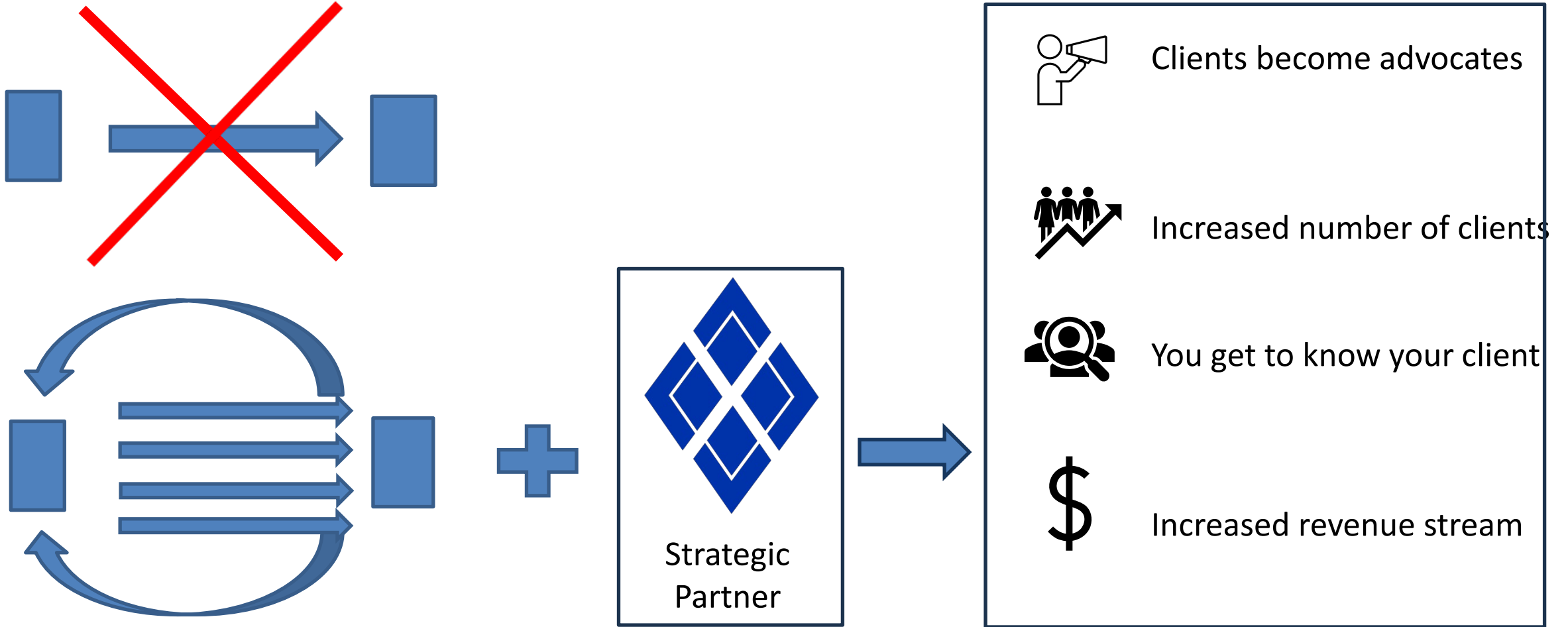
Product

VS.



Relationship

Value Proposition



www.prinsuco.com

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Premier Insurance Contracts, Inc

16750 Hedgecroft Dr. STE 500
Houston, TX 77060

Phone:
(832) 850-6873

Fax:
(832) 201-7768

contact@prinsuco.com



Achievements and Acknowledgments

Premier Insurance Contracts, Inc., is a Field Marketing Organization (FMO):

- Established in 2005
- Enrolled more than 72,000 clients into an ACA or MA plan since inception.
- 2006 – Texas Healthspring Brokers Presidents Club. M.A
- 2007 – Texas Healthspring Brokers Presidents Club. M.A.
- 2010 – Cigna Healthspring 2nd runner up for national general agencies. M.A.
- 2011 – Cigna Healthspring 2nd runner up for national general agencies. M.A.
- 2016 Molina Healthcare Top National agency. ACA.
- 2019 Ambetter Top Producer. ACA.
- 2020 Ambetter Top Producer. ACA.
- 2021 Ambetter Top Agency. ACA.
- 2023 Ambetter Top Producer. ACA.

Record of Success

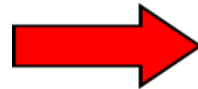


Lines of Business

- Annuities
- ACA - Affordable Care Act.
- M.A. - Medicare Advantage.
- Life Insurance.

The 1095-A Form

From now on, for the rest of your life, every time you see form 1095-A, you could say Hi or Bye to \$\$\$.



Form **1095-A** **Health Insurance Marketplace Statement** ☐ VOID ☐ CORRECTED **2023**
OMB No. 1545-2232

Department of the Treasury
Internal Revenue Service

Do not attach to your tax return. Keep for your records.
Go to www.irs.gov/Form1095A for instructions and the latest information.

Part I Recipient Information

| | | |
|-----------------------------|--------------------------------------|---|
| 1 Marketplace identifier | 2 Marketplace-assigned policy number | 3 Policy issuer's name |
| 4 Recipient's name | 5 Recipient's SSN | 6 Recipient's date of birth |
| 7 Recipient's spouse's name | 8 Recipient's spouse's SSN | 9 Recipient's spouse's date of birth |
| 10 Policy start date | 11 Policy termination date | 12 Street address (including apartment no.) |
| 13 City or town | 14 State or province | 15 Country and ZIP or foreign postal code |

Part II Covered Individuals

| A. Covered individual name | B. Covered individual SSN | C. Covered individual date of birth | D. Coverage start date | E. Coverage termination date |
|----------------------------|---------------------------|-------------------------------------|------------------------|------------------------------|
| 16 | | | | |
| 17 | | | | |
| 18 | | | | |
| 19 | | | | |
| 20 | | | | |

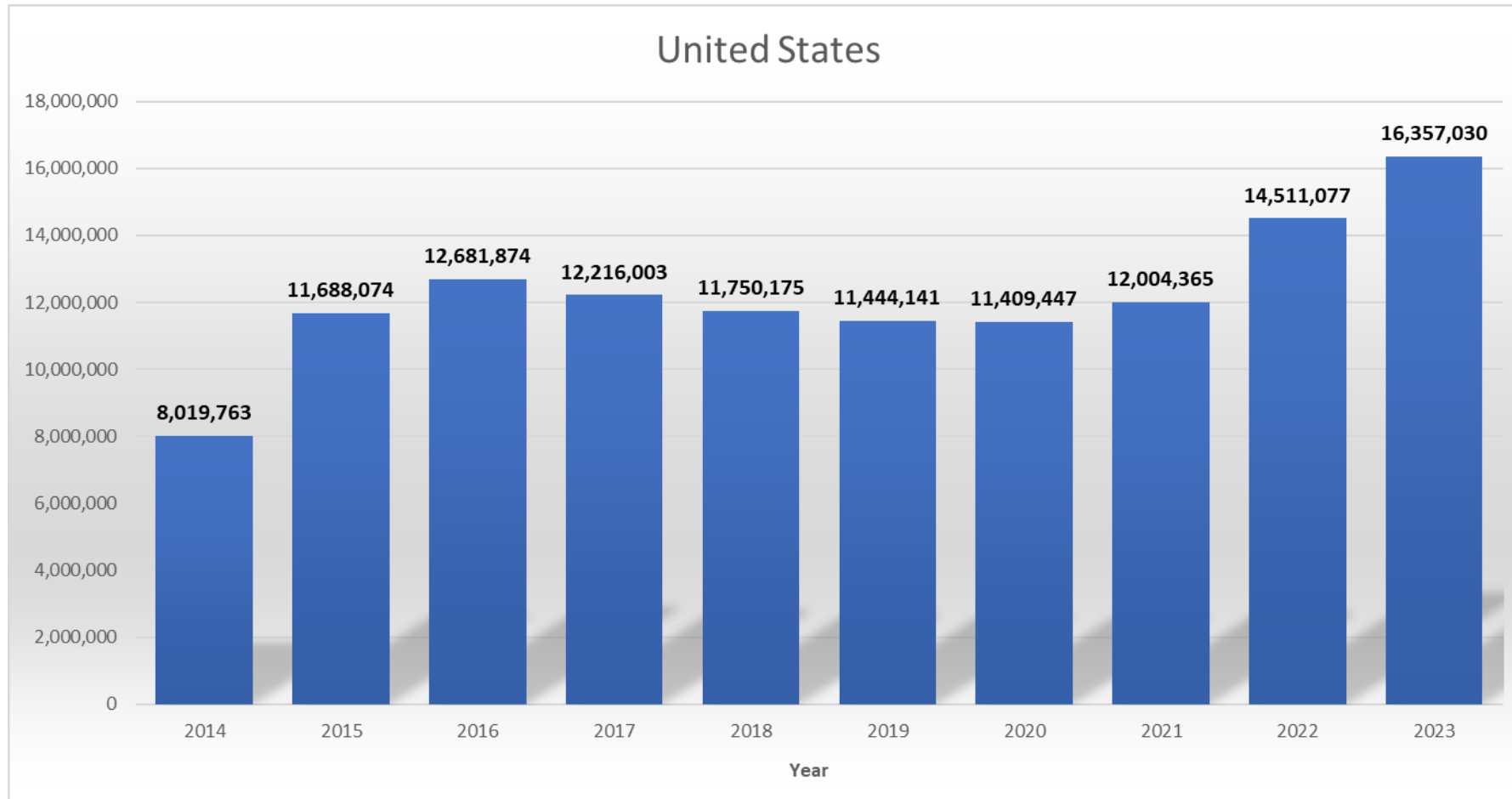
Part III Coverage Information

| Month | A. Monthly enrollment premiums | B. Monthly second lowest cost silver plan (SLCSP) premium | C. Monthly advance payment of premium tax credit |
|------------------|--------------------------------|---|--|
| 21 January | | | |
| 22 February | | | |
| 23 March | | | |
| 24 April | | | |
| 25 May | | | |
| 26 June | | | |
| 27 July | | | |
| 28 August | | | |
| 29 September | | | |
| 30 October | | | |
| 31 November | | | |
| 32 December | | | |
| 33 Annual Totals | | | |

For Privacy Act and Paperwork Reduction Act Notice, see separate instructions. Cat. No. 60703Q Form **1095-A** (2023)

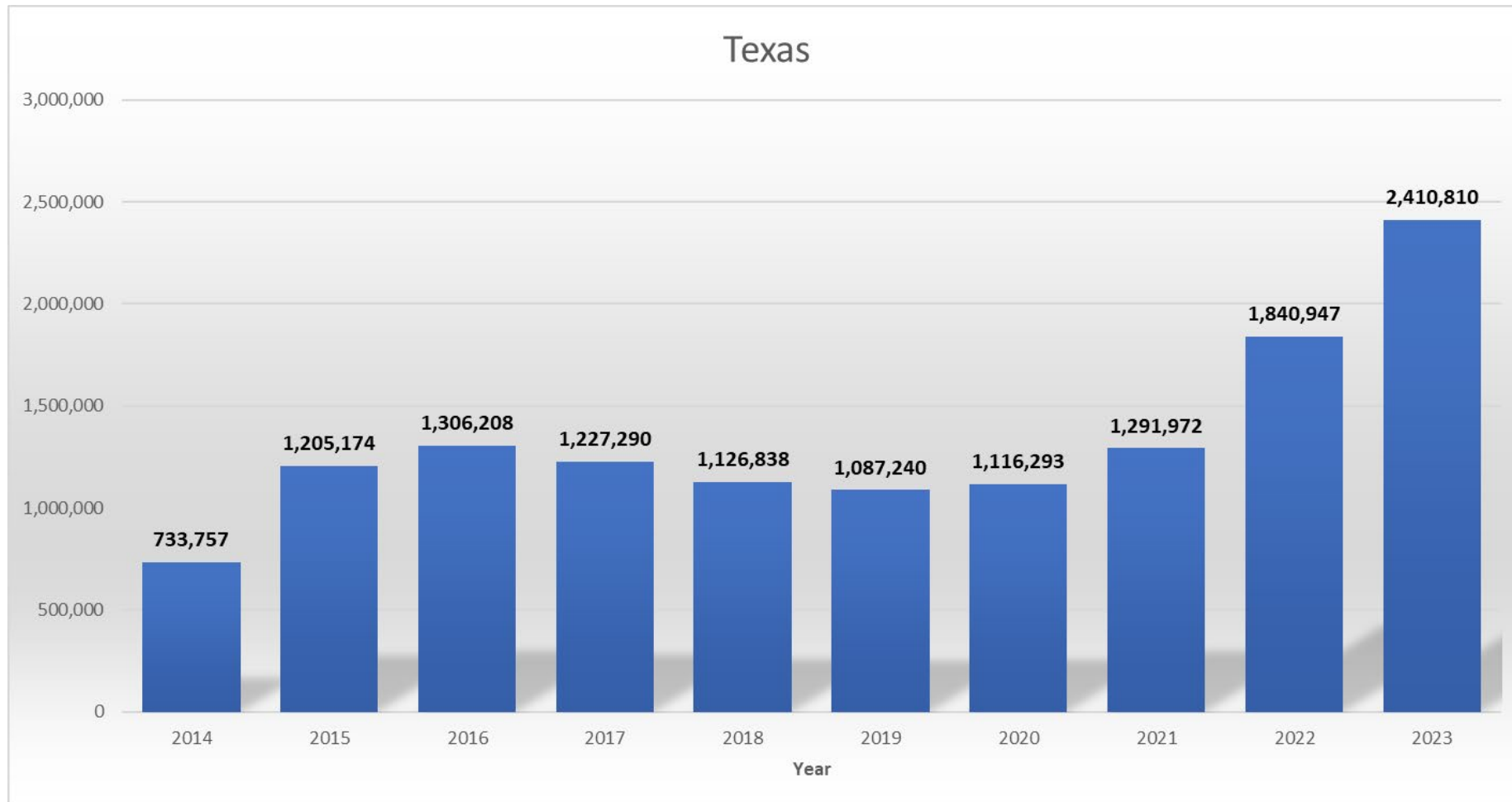
Enrollment in ACA Marketplace

Approximately 16.4 million people on an ACA plan in 2023.



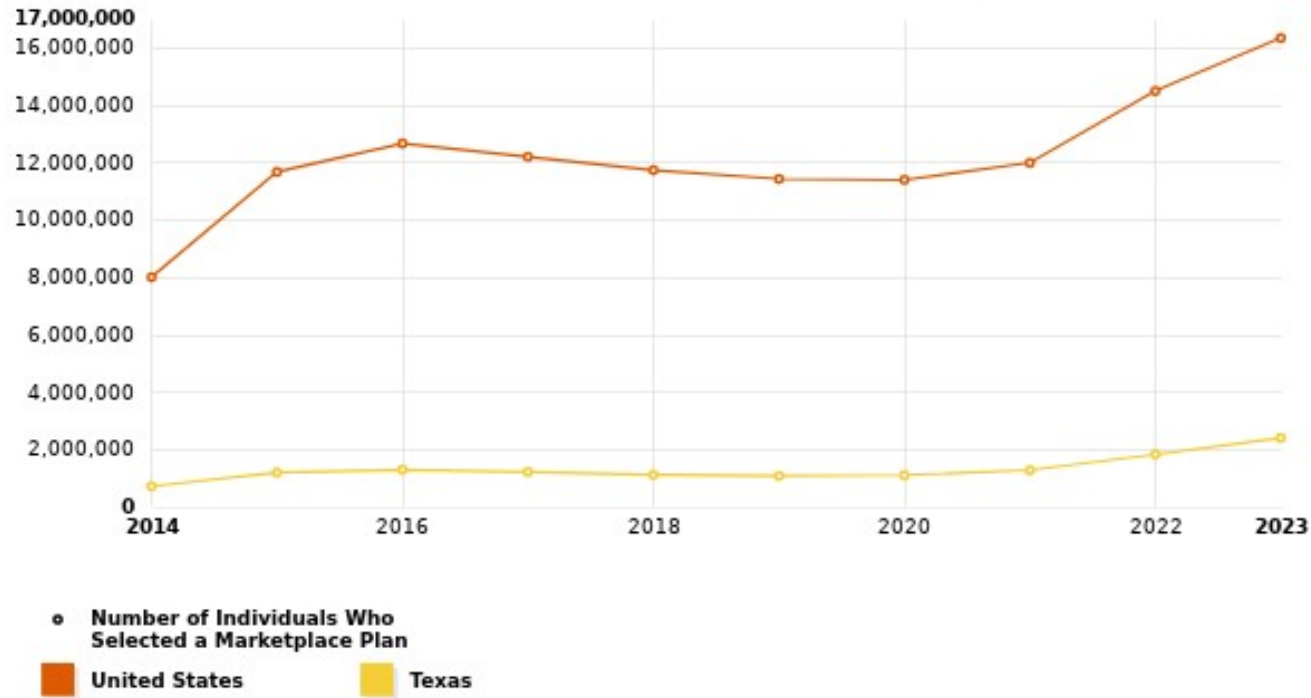
Enrollment in ACA Marketplace - Texas

Approximately 2.4 million people on an ACA plan in 2023 in Texas.



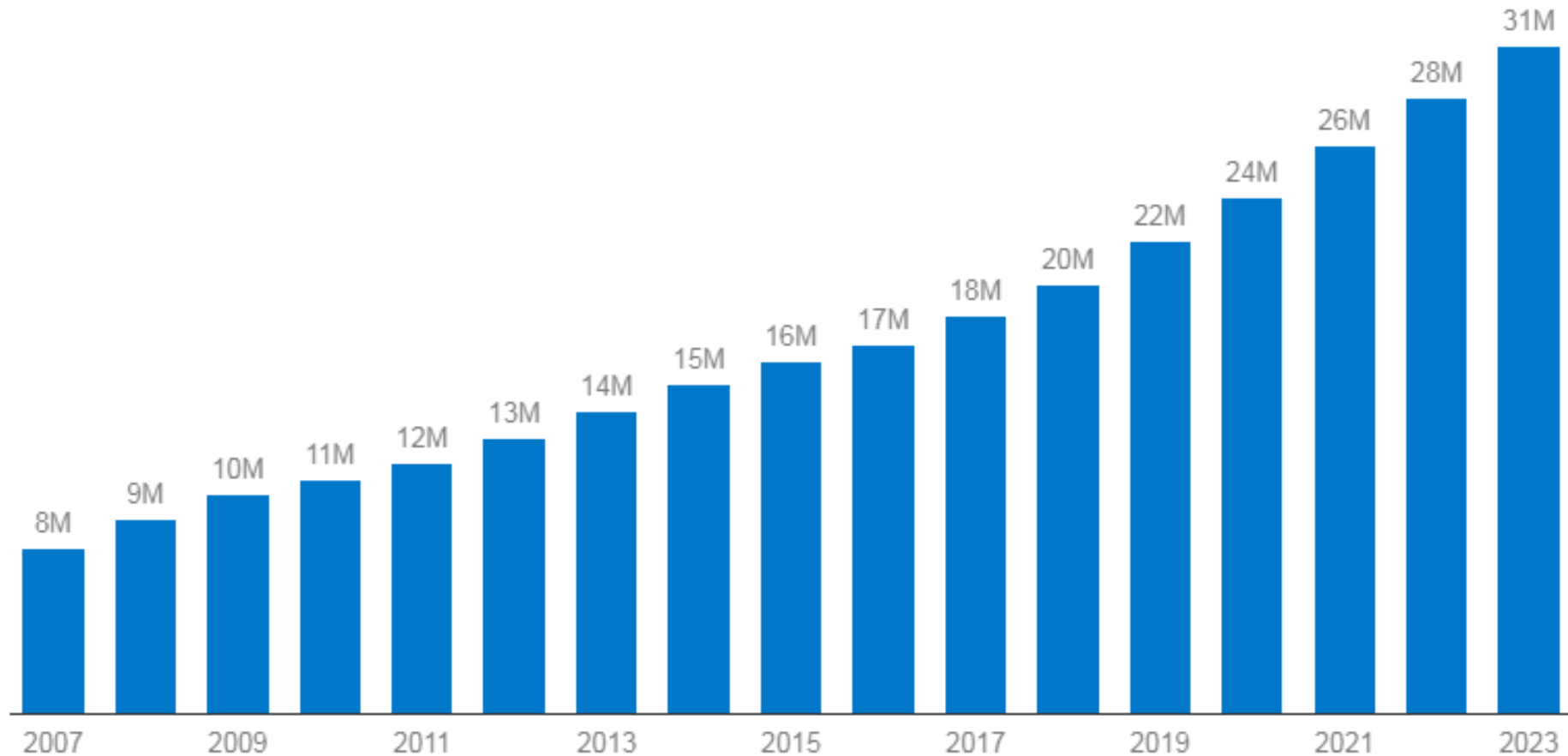
Think USA

Marketplace Enrollment, 2014-2023: Number of Individuals Who Selected a Marketplace Plan, 2014 - 2023



SOURCE: KFF's State Health Facts.

Enrollment in Medicare Advantage

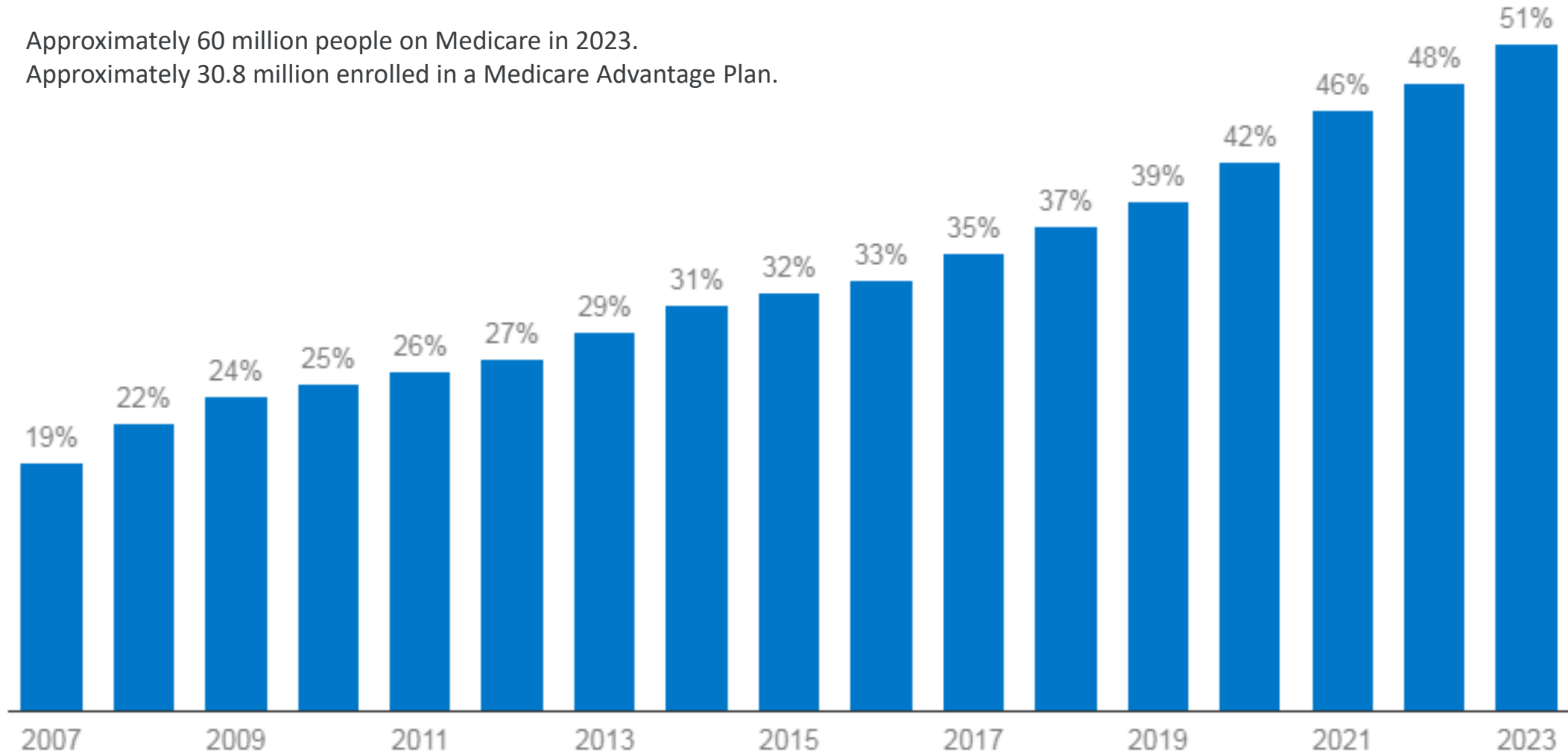


Approximately 60 million people on Medicare in 2023

Enrollment in Medicare Advantage

Approximately 60 million people on Medicare in 2023.

Approximately 30.8 million enrolled in a Medicare Advantage Plan.



Medicare Advantage enrollments 2007- 2023

The Market Size in Texas - MA

Individuals turning 65 over the next 12 months

Dallas/Fort Worth Metro: $66,335 * \$ 601 = \underline{\$ 39,867,335}$

Houston Metropolitan: $61,632 * \$ 601 = \underline{\$ 37,040,832}$

The Valley: $7,670 * \$ 601 = \underline{\$ 4,609,670}$

San Antonio: $23,328 * \$ 601 = \underline{\$ 14,020,128}$

Annuities

Annuity Sales Opportunities

- ☐ SEP – Simplified Employee Pension Plan
- ☐ IRAS
- ☐ 401(k) / 403(b) Rollovers

Power 10 Protector Annuity

Index annuity focusing on asset accumulation with no guaranteed living benefit rider

| Power 10 Protector® | |
|---------------------------------------|---|
| Description | Index annuity focusing on asset accumulation with no guaranteed living benefit rider |
| Issue Age | 18-75 owner and annuitant |
| Premium | <ul style="list-style-type: none">• Initial: \$25,000 minimum (qualified and non-qualified)• Subsequent: Only in the first 30 days after contract issue• Requires prior company approval if total of all contracts issued to the same owner and/or annuitant exceeds \$1 million |
| Guaranteed Living Benefit Rider | Not available |
| Interest Crediting Options | 6 Index Interest Accounts (see details on far right panel) and a 1-Year Fixed Interest Account |
| Death Benefit | Greater of 1) Minimum Withdrawal Value; or 2) contract value |
| Free Withdrawals | Up to 10% of the annuity contract value (based on prior anniversary value) if taken after the first contract year |
| Withdrawal Charge | Applies to amounts in excess of the 10% Free Withdrawal Amount. Declines over 10 years: 10-9-8-7-6-5-4-3-2-1-0%. |
| Market Value Adjustment (MVA) | Applies to any withdrawals subject to withdrawal charges. MVA based on changes in the Barclays U.S. Credit yield. Not applicable in all states. |
| Waiver of Withdrawal Charge and MVA | Withdrawal charge and MVA may be waived for certain withdrawals if the contract owner is diagnosed with a terminal illness (Terminal Illness Rider), has extended care needs (Extended Care Rider) or requires assistance with activities of daily living (Activities of Daily Living Rider). Riders may not be available in all states. Restrictions and limitations apply. See the Owner Acknowledgment and Disclosure Statement for details. |
| Minimum Withdrawal Value | 87.5% of premiums, growing at an annual rate as specified in the contract (less withdrawals, excluding withdrawal charges and MVA). State variations apply. |
| Required Minimum Distributions (RMDs) | Withdrawal charges and MVA will not apply to RMDs attributable to the contract. RMDs count against the 10% Free Withdrawal Amount. Failure to satisfy the RMD requirements may result in a tax penalty. |
| Annuitization Choices | Life income; joint and survivor annuity; joint and survivor annuity with 10- or 20-year period certain; life annuity with 10- or 20-year period certain; and income for a specified period (5-30 years) |
| Cash Surrender Value | Greater of 1) Minimum Withdrawal Value; or 2) contract value adjusted for any MVA and withdrawal charge |

Power 10 Protector Example

\$ 350,000 401(k) rollover:

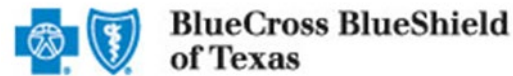
- ❑ Commission: 4.5%

- ❑ $\$ 350,000 \times 4.5 \% = \$ 15,750$ Commission

Preferred Carriers



Medicare Advantage



Affordable Care Act (ACA)



Annuities

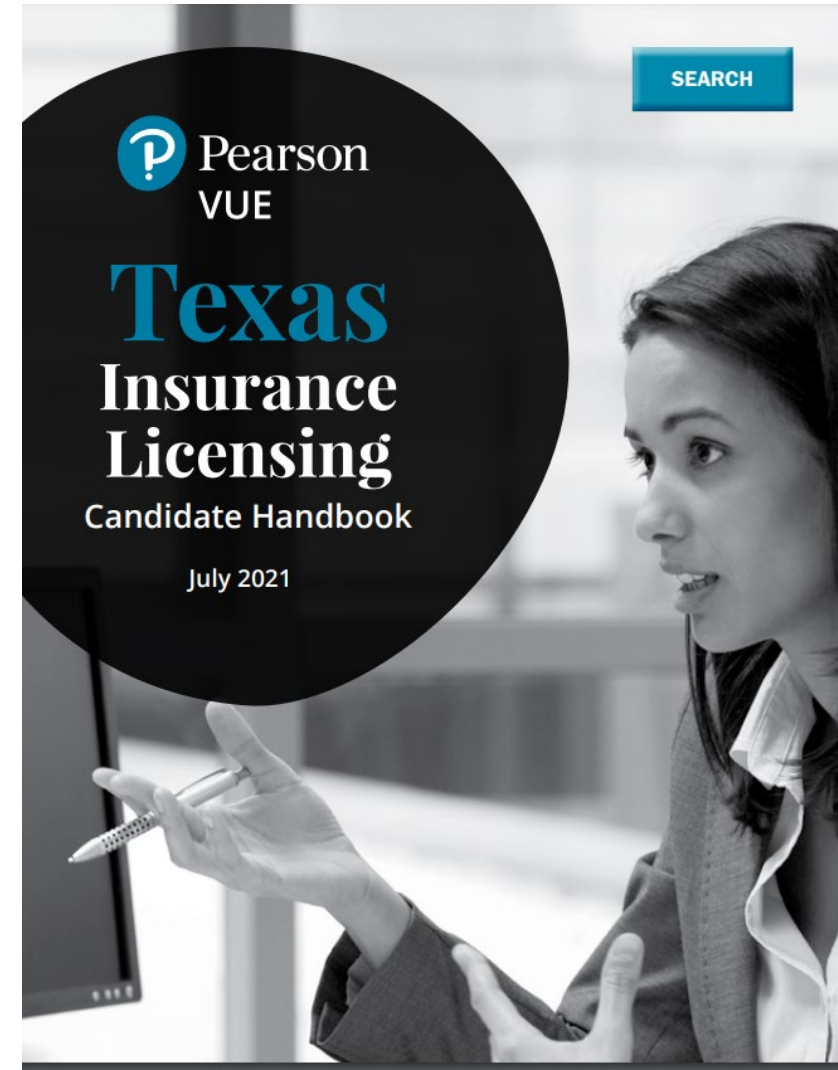
General lines - life, accident, health and HMO

Licensing

General lines - life, accident, health and HMO

Steps to get a license:

1. Take an exam.
2. Get fingerprinted.
3. Apply for a license.



Certification - ACA

Plan year 2024 Marketplace registration and training for agents and brokers is now available on the [Centers for Medicare & Medicaid Services \(CMS\) Enterprise Portal](#)!

🇺🇸 An official website of the United States government [Here's how you know](#)

CMS.gov | Enterprise Portal Applications Help About

Login

Login with PIV Card

CMS.gov | Enterprise Portal

User ID

Password

☐ I agree to the [Terms & Conditions](#)


Login

Forgot your [User ID](#) or your [Password](#)?
Need to [unlock](#) your account?


New User Registration

How can I help you?

Certification – Medicare Advantage

**Medicare +
Fraud, Waste, and Abuse**

English ▾ You are not logged in. (Log In)



Quick Links

[User Guide](#)

[Medicare FAQs](#)

[AHIP Insurance Education](#)

[AHIP Conferences](#)

[AHIP Home](#)

Contact Us

For Technical Support:

Phone: 866.234.6909

Email: Support@AHIPInsuranceEducation.org

Medicare + Fraud, Waste, and Abuse (MFWA)
Online Course

User Login

Username (NPN or Email)

Password

Login

[Forgot your username?](#)


[Forgot your password?](#)

Registration


First time visitor?

Create a New Account

Become a long-term care expert in just one online course
Long-Term Care Professional (LTCP)– Combined Course
Enroll today

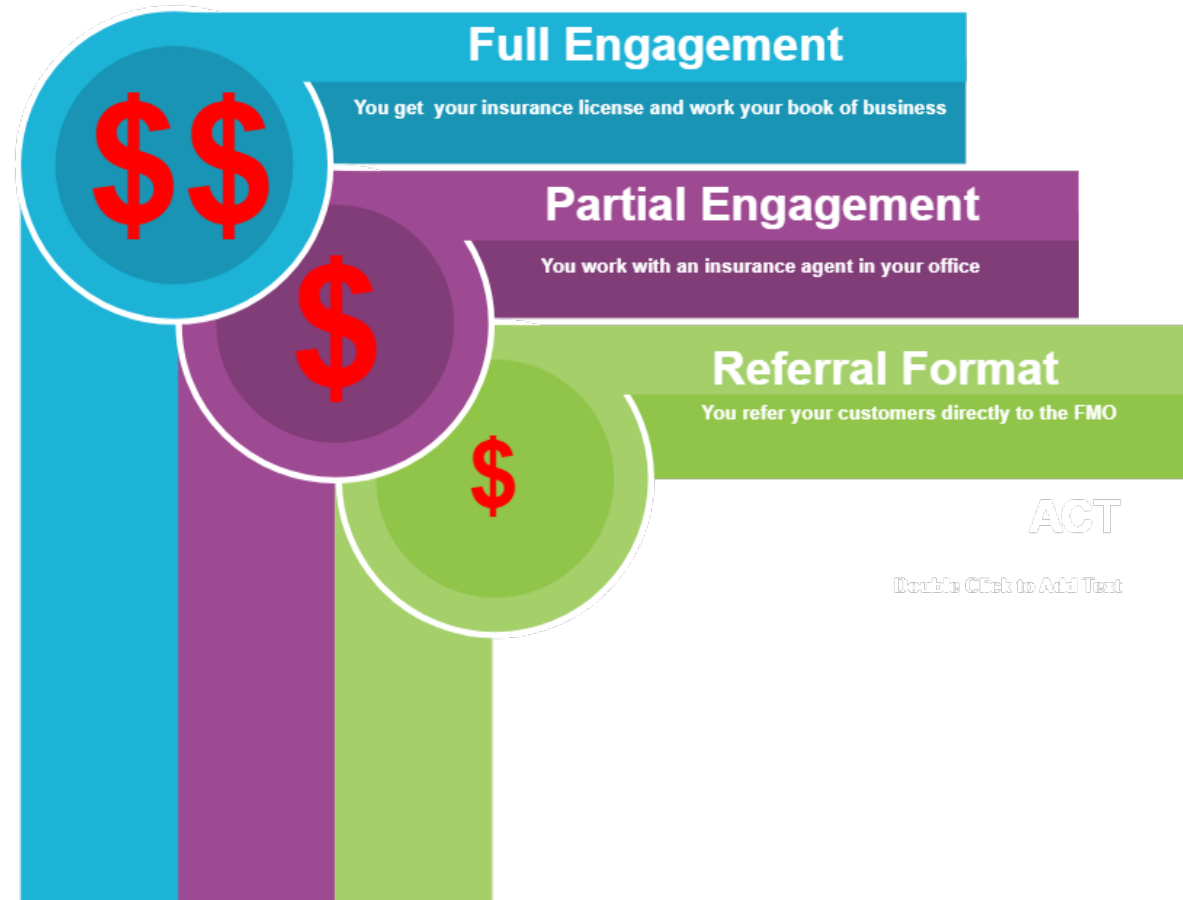


Master the ins-and-outs of disability insurance
Disability, Part I (Primer)
Enroll today

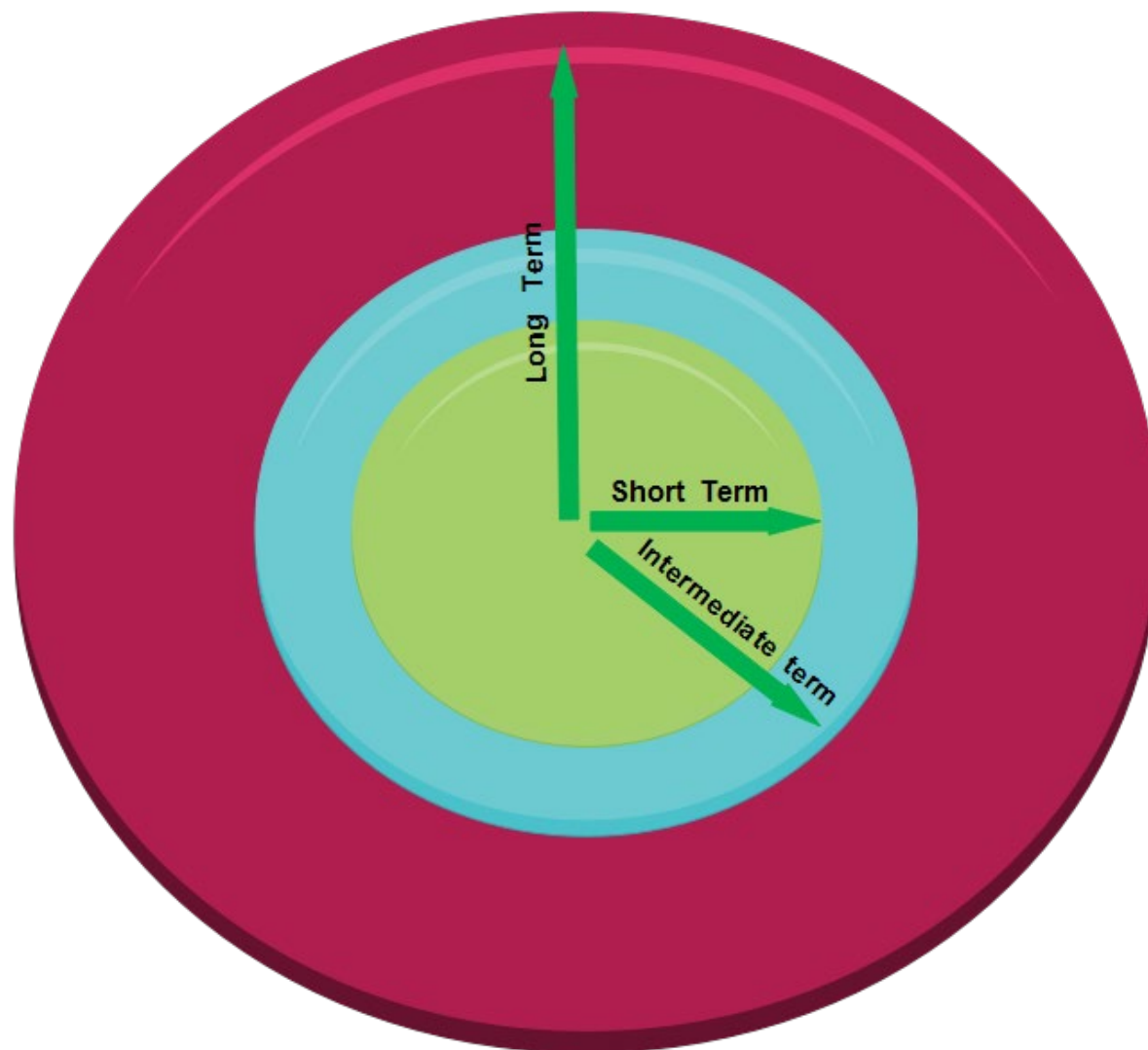


Three engagement formats

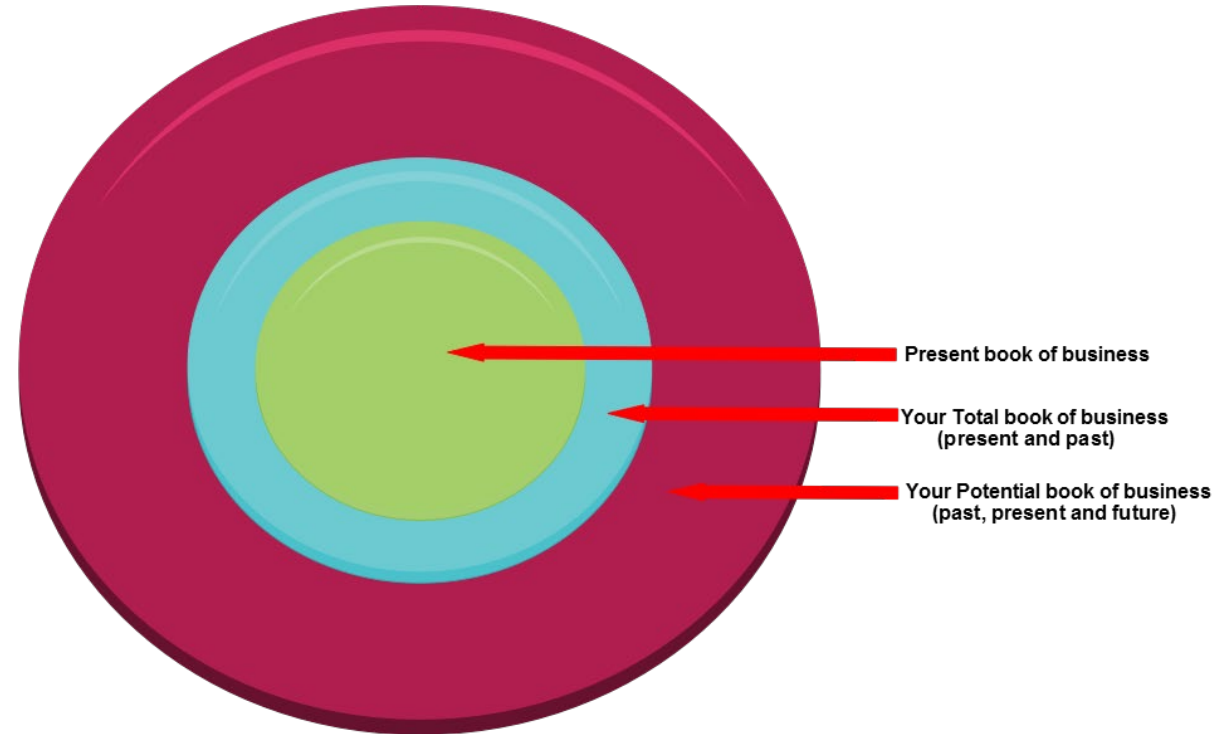
1. Full engagement – You getting licensed.
2. Partial engagement – We place an insurance agent at your office.
3. Referral fee – We process the client, and you get referral fee.



Time Horizon



Activity Events



1. Short Term – Immediately - Annuities, T65 M.A.
2. Intermediate Term – This AEP (November AEP)
3. Long Term – All Products

The American Institute of Digital Marketing, Inc.

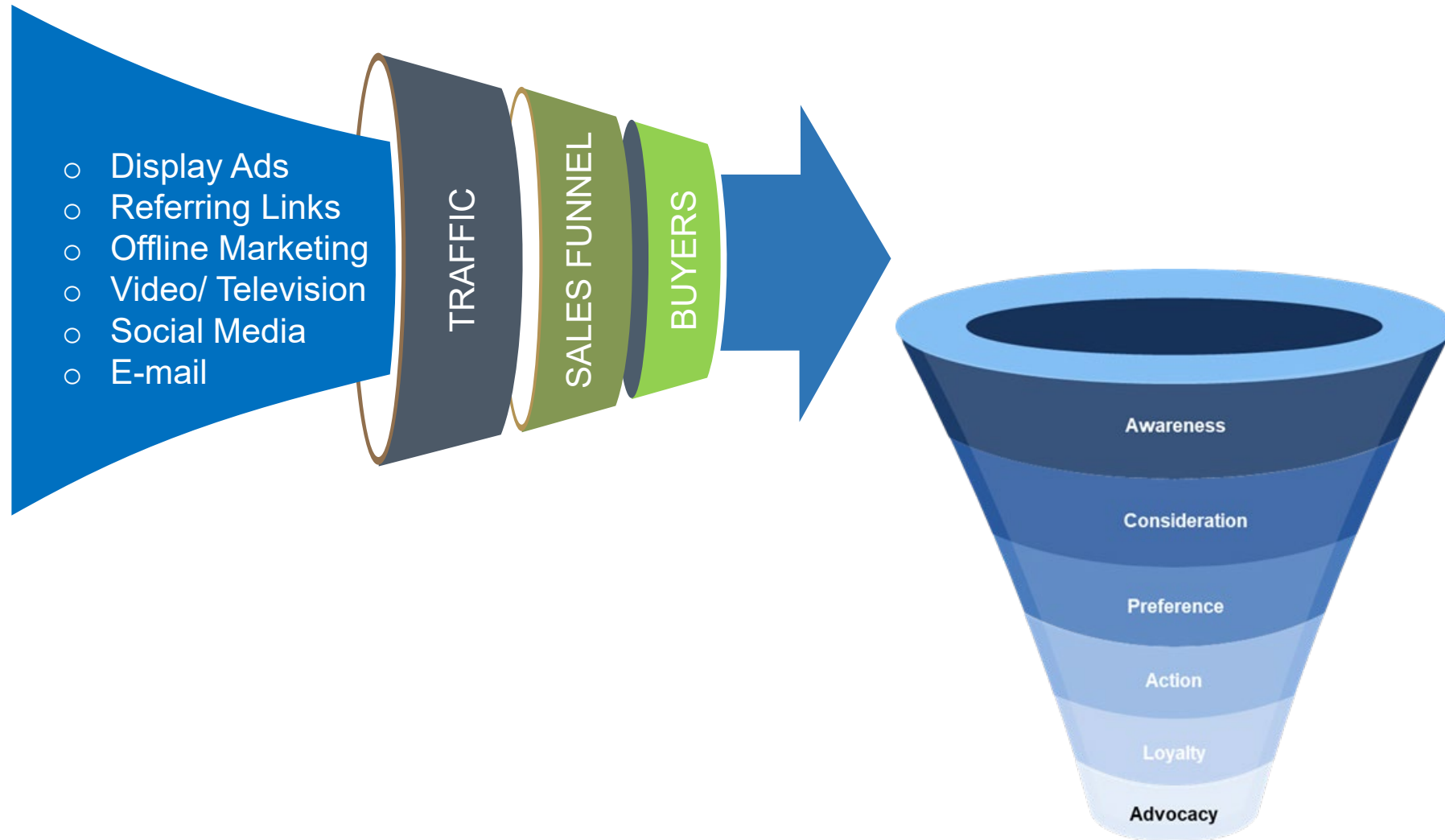
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Our Mission

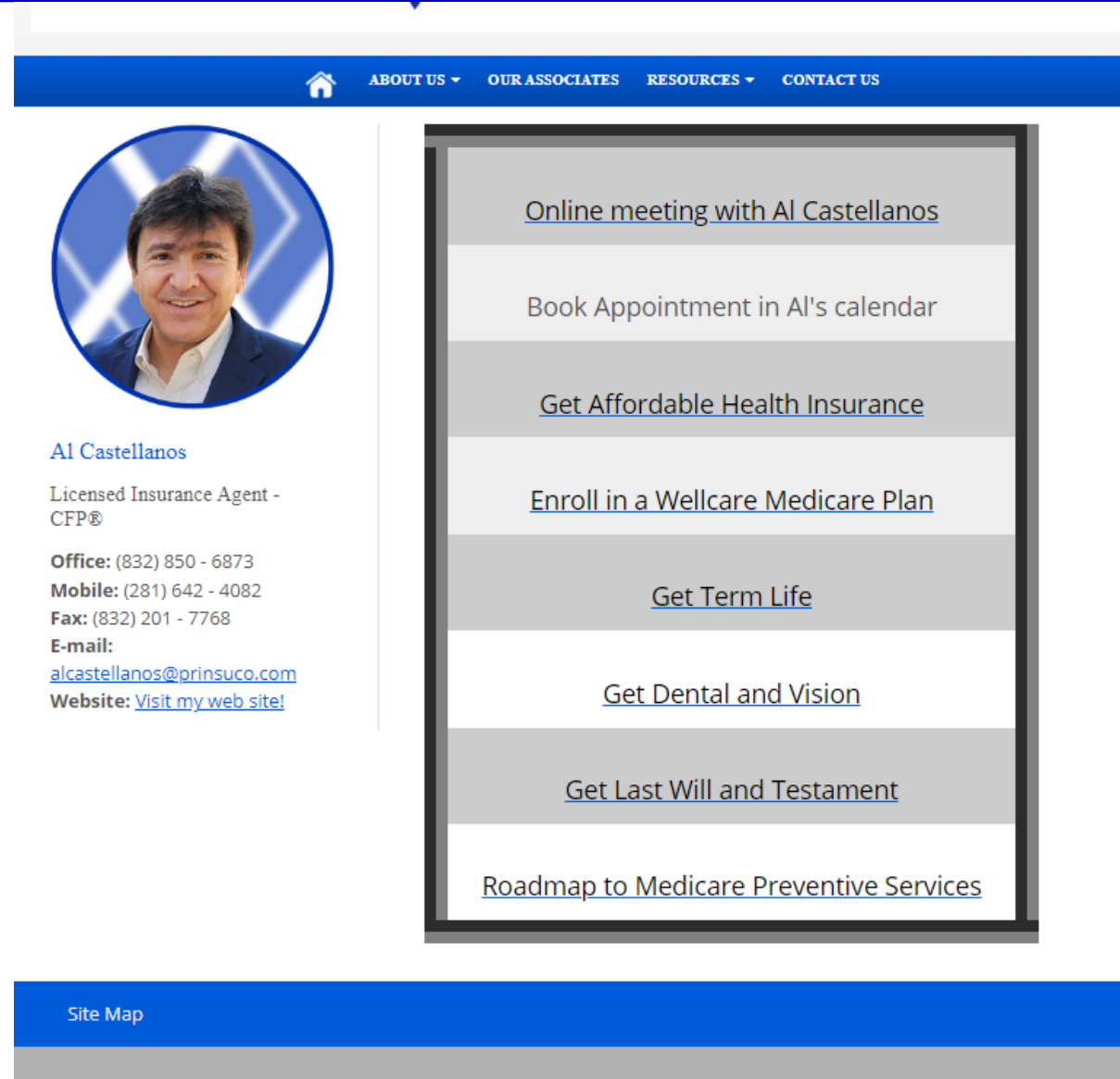
The mission of The American Institute of Digital Marketing is to educate and transform Insurance sales professionals into digital marketers. We do this through our commitment to the conversion power of a niche and product-focused based approach education.



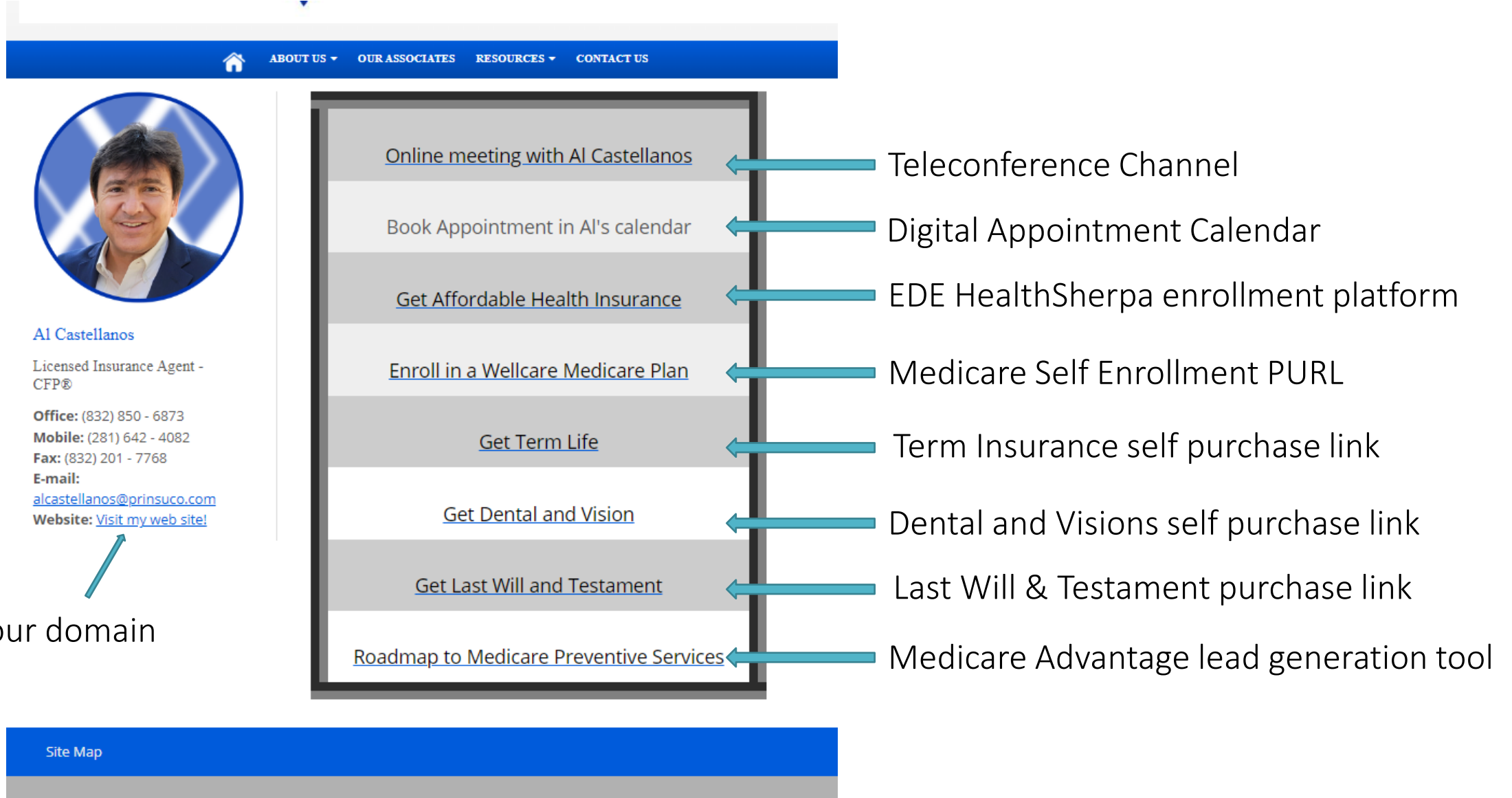
The American Institute of Digital Marketing, Inc.



Basic eCommerce landing page



eCommerce landing page components



Multiple Facebook Landing Pages

Facebook interface showing the landing page for Alcastellanoswemasol.

Page Header: Alcastellanoswemasol

Navigation: Home, Posts, Photos, About, Community, Groups

Page Info: Alcastellanoswemasol, @alcastellanoswemasol

Hero Section:

- Image: A man in a suit (Al Castellanos) standing next to a shopping cart filled with boxes labeled "CREDIT REPAIR", "AUTO INSURANCE", "WEALTH", and "FINANCIAL".
- Text: "Hello, I am *Al Castellanos*"
- Text: "Welcome to my Financial"
- Contact Info: (281) 642-4082, alcastellanos@wemasol.com, alcastellanos.wemasol.com
- Buttons: Call Now, Send Message

Create a Post: Write something on this Page...

Posts:

- This post is now hidden from your timeline. Undo. I don't want this photo on Facebook.
- This post is now hidden from your timeline. Undo. I don't want this photo on Facebook.

Community: Invite your friends to like this Page

About:

- 281 642 4082
- Send Message
- alcastellanos.wemasol.com
- E-commerce Website
- Suggest Edits

Green Screen Productions



Production Room



Green Screen Video Recorder

Before



After



Teleprompter Software



Podcast Studio



Salim Ali
Professional Insurance Agent



Al Castellanos
Certified Financial Planner

Conference Room



Conference Room



eCommerce setup cost structure




| | Cost |
|--|--------------------|
| CRM with Marketing Automation | No Cost |
| AMIDIM Digital Marketing Training | No Cost |
| Personal Financial Website | No Cost |
| E-Commerce Store | No Cost |
| Quot & enroll platform for ACA - (HealthSherpa EDE) | No Cost |
| PURL (Wellcare) | No Cost |
| Digital Calendar with Automation | \$ 150/Yr |
| Email Account | \$ 60/Yr |
| Business Cards (500 twice a year) | \$ 80/Yr |
| Personalized domain (.com,.biz,.net) | \$ 20/Yr |
| Teleconference Channel | \$200/Yr |
| Quot & enroll platform for Medicare Advantage (Benefitalign) | \$ 700/Yr |
| Continuous Education with AINFE | \$ 240/Yr |
| | 5 Contracts |


The American Institute of Financial Education, Inc.





The American Institute of Financial Education (AINFE) provides free C.E. courses to agents and financial literacy courses to clients.


AINFE C.E. Course Offerings

 Sircon | the american institute of financial

 Dashboard

 Profile

 Admin

 Exit

State: Texas

To sign up for the courses listed below each provider, please click on the provider's name to obtain their contact information.

02-08-2024 06:51 PM CST

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www.ainfe.com

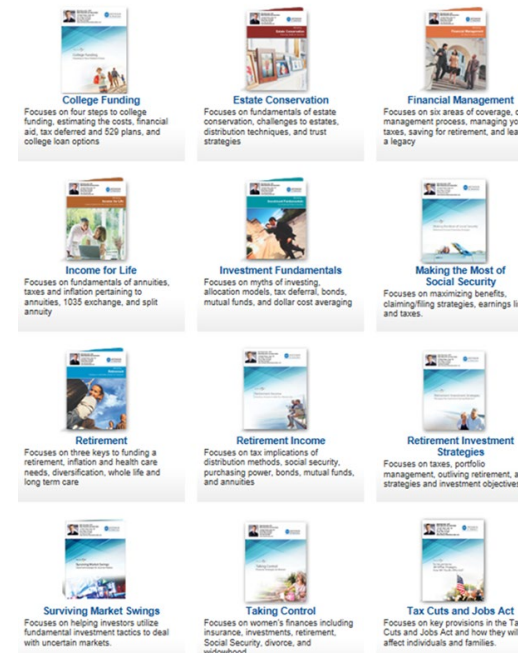
Email: ACF@AINFE.COM

| Course Name | | | Public Credits | Category | Method | Presentation Method | Approval Basis | Active Date | Renewal Date |
|---|---|-----|----------------|---------------------|------------|--------------------------|-----------------|-------------|--------------|
| Annuity Contracts: Definitions, Suitability and Applications (130742) | Y | 2.0 | | CE-Annuity | Classroom | On-line Training/Webinar | Internal Review | 04-13-2022 | 04-13-2024 |
| Anti-Money Laundering and the Insurance Industry (138135) | Y | 2.0 | | General | Classroom | On-line Training/Webinar | Internal Review | 01-31-2024 | 01-31-2026 |
| Anualidades: Definiciones, Idoneidad y Aplicaciones. (131327) | Y | 2.0 | | CE-Annuity | Classroom | On-line Training/Webinar | Internal Review | 05-31-2022 | 05-31-2024 |
| ARPA and The Insurance Agent (130775) | Y | 2.0 | | General | Classroom | On-line Training/Webinar | Internal Review | 04-14-2022 | 04-14-2024 |
| Comenzando con Medicare (131134) | Y | 3.0 | | CE-Medicare Related | Classroom | On-line Training/Webinar | Internal Review | 05-17-2022 | 05-17-2024 |
| Ethics & Bias in the Insurance Industry (138110) | Y | 3.0 | | Ethics | Classroom | On-line Training/Webinar | Internal Review | 01-29-2024 | 01-29-2026 |
| Ethics & Bias in the Insurance Industry (138124) | Y | 3.0 | | Ethics | Self-Study | Computer | Internal Review | 02-01-2024 | 02-01-2026 |
| From Marketplace to Medicare: What to Expect (137881) | Y | 2.0 | | General | Classroom | On-line Training/Webinar | Internal Review | 12-18-2023 | 12-18-2025 |
| Fundamentos del Seguro de Vida (131329) | Y | 2.0 | | Life Insurance | Classroom | On-line Training/Webinar | Internal Review | 05-31-2022 | 05-31-2024 |
| Intro to Medicare and Medicare Advantage (130339) | Y | 2.0 | | CE-Medicare Related | Classroom | On-line Training/Webinar | Internal Review | 03-22-2022 | 03-22-2024 |
| Ley del Cuidado de Salud a Bajo Precio y el Agente de Seguro (131331) | Y | 2.0 | | General | Classroom | On-line Training/Webinar | Internal Review | 05-31-2022 | 05-31-2024 |
| Life Insurance Basics (130743) | Y | 2.0 | | General | Classroom | On-line Training/Webinar | Internal Review | 04-13-2022 | 04-13-2024 |
| Life Insurance for Seniors (138138) | Y | 3.0 | | General | Classroom | On-line Training/Webinar | Internal Review | 02-01-2024 | 02-01-2026 |
| Medicare Advantage & Other Medicare Health Plans (130773) | Y | 2.0 | | CE-Medicare Related | Classroom | On-line Training/Webinar | Internal Review | 04-14-2022 | 04-14-2024 |
| Preventing Fraud, Waste, & Abuse: Medicare & Medicaid (137842) | Y | 3.0 | | Ethics | Classroom | On-line Training/Webinar | Internal Review | 12-13-2023 | 12-13-2025 |
| Relevancia de la Seguridad Social (131333) | Y | 2.0 | | General | Classroom | On-line Training/Webinar | Internal Review | 05-31-2022 | 05-31-2024 |
| Social Security: Relevance and Election Decision Options (130781) | Y | 2.0 | | General | Classroom | On-line Training/Webinar | Internal Review | 04-14-2022 | 04-14-2024 |
| Tax Planning Strategies and Retirement (130785) | Y | 2.0 | | General | Classroom | On-line Training/Webinar | Internal Review | 04-14-2022 | 04-14-2024 |
| The Affordable Care Act and the Insurance Agent (130771) | Y | 2.0 | | General | Classroom | On-line Training/Webinar | Internal Review | 04-14-2022 | 04-14-2024 |
| The Importance of Medicare Preventive Services (130920) | Y | 1.0 | | CE-Medicare Related | Classroom | On-line Training/Webinar | Internal Review | 04-28-2022 | 04-28-2024 |
| Understanding the new consent form and CFR 45 Update (135899) | Y | 2.0 | | General | Classroom | On-line Training/Webinar | Internal Review | 07-05-2023 | 07-05-2025 |

The American Institute of Financial Education, Inc



AINFE provides free financial literacy seminars for clients. You can offer your clients to participate at no cost to them on any one of our workshops.



Lead Programs

1

- ☐ Lists
- ☐ Mailing Campaigns
- ☐ Telemarketing Campaigns
- ☐ Digital Marketing
- ☐ Financial Planning Workshops
- ☐ Email Marketing

2



BRING YOUR TEAM
AGENT INITIATION LEAD MARKETING PROGRAM

Supercharge your insurance business! Partner with key influencers like Tax Preparers or P&C agencies. Cement your status as the ultimate expert in Life, Health, and Annuities coverage offering ACA plans, Medicare Advantage, Life Insurance, and annuities. Gain a powerful endorsement as the preferred partner, and Premier Insurance Contracts, Inc. backs you with up to \$1,000 for targeted client mailouts. Fuel growth, elevate profits, seize this opportunity now!

Partner with a INFLUENCER
Such as a Tax Preparer, Property & Casualty (P&C) agency, Multiservice Provider or Medical Office who holds a large book of business.

Position yourself as a Life and Health Insurance Expert
Position yourself as the Life, Health and Annuities insurance expert who can assist the influencer's clients

Elevate Clients with Expert Assistance
Assist the influencer's clients with ACA plans, Medicare Advantage, Life Insurance, and annuities.

Invest in Marketing Empowering Partnership
Premier Insurance Contracts, Inc. Invests Up to \$1,000 in your Mailout campaign as your dedicated Partner.

01

02

03

04

(832) 850-6873 | contact@prinsuco.com

3



PRINSUCO POINTS PROGRAM

HOW IT WORKS
10 PPP = \$100
Submit 10 Prinsuco Points through Premier Insurance Contracts, for the same effective date and receive up to \$100 to be paid directly to you a your marketing vendor.
*except January 1st January 1 effective dates require 15 Prinsuco Points

UNLOCK REWARDS, ELEVATE SUCCESS

POINTS

- ACA .5 POINTS PER MEMBER
- MA / MAPD 1 POINT
- LIFE INSURANCE 1 POINT
- ANNUITIES 2 POINTS
- FINAL EXPENSE .5 POINTS

CONTACT US NOW

(832) 850-6873
contact@prinsuco.com
16750 Hedgecroft Dr.
STE 500
Houston, TX 77060
www.prinsuco.com

BE THE RIGHT INSURANCE AGENT

4



PRINSUCO MARKETING KICKSTART PROGRAM

ELEVATE YOUR MARKETING STRATEGIES, ELEVATE YOUR BUSINESS!

Are you a new agent searching for your first breakthrough leads, or a seasoned professional aiming to revolutionize your business through innovative marketing approaches? Look no further! The Prinsuco Marketing Kickstart Program is designed to equip you with the essential tools and expert guidance you need to conquer the marketing realm.

COMPREHENSIVE TRAINING:
Join our comprehensive training programs and personalized one-on-one sessions where we dive deep into:

- Running effective ads on major social platforms like Facebook, Instagram, TikTok, and others.
- Mastering the art of community-based marketing that connects you with your local audience.
- Unveiling the secrets of successful digital marketing strategies.

TAILORED MARKETING MATERIALS:
Our experts at Premier Insurance Contracts will craft personalized marketing materials exclusively for you, including:

- Captivating custom postcards for your direct mail campaigns, perfectly suited for events, lead generation, and more.
- Engaging video and image ads meticulously designed for your social media channels and advertising endeavors.
- Eye-catching flyers designed to make your events stand out!

Contact Us
(832) 850-6873 | contact@prinsuco.com
www.prinsuco.com **Be the Right Insurance Agent**

5

About Us
The Wealth and Health Club is a membership program that offers a variety of benefits that helps you live a healthier life and protect your finances. Our experts are here to help you make the most of your membership. We provide access to excellent healthcare, free services, and many other valuable benefits.

Sign up now for a Free Membership!

Contact Information
 ☎ 1-888-601-6334
 ✉ contact@thewhclub.com
 🌐 www.thewhclub.com

Scan Now



Reference #

ARE YOU LOOKING
for a way to improve your Wealth and Health?



Email Marketing

Reporting MC & CC FY2023



Emails sent

36,788,084

↑ 85%



Open rate

5.7%

↓ 4.3%



Click rate

0.47%

↓ 87%



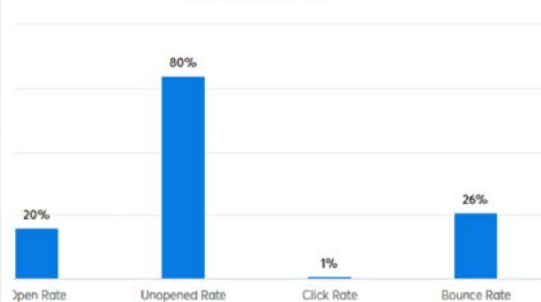
Unsubscribe rate

0.05%

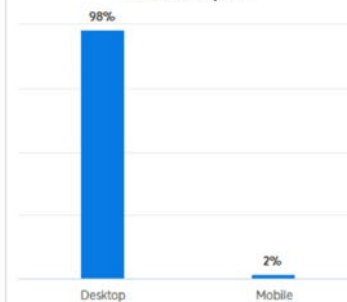
↓ 23%



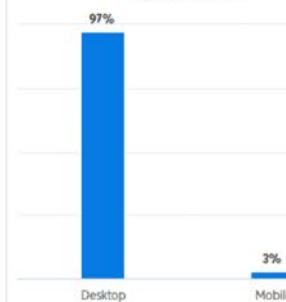
4,073,214 Sends



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Premier Insurance Contracts, Inc., an esteemed Field Marketing Organization (FMO) established in 2005, stands as a beacon of reliability and innovation in the insurance industry. Throughout our extensive experience, we have consistently empowered enterprises, crafting new avenues for growth and enhancing their client base.

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Our MISSION:

At Premier Insurance Contracts, Inc our mission is to empower our partners by providing strategic insurance solutions. We guide you through the process of adding valuable insurance products to your existing offerings, helping you expand your lines of business and cater to diverse customer needs.

Transformative Profitability

Partner with Premier Insurance Contracts for immediate profit surges. In the dynamic realm of insurance and financial services, today's gains pave the way for enduring triumphs. Elevate your business to unprecedented heights, where expertise and profitability converge seamlessly.



What SETS US APART:

Comprehensive Licensing Support:

We streamline the process of obtaining licenses to sell a range of insurance products, including individual and family health insurance under ACA (Affordable Care Act) products, Medicare Advantage plans, life insurance, and annuities.

Expert Product Training:

Our dedicated team ensures you are well equipped to navigate the complexities of insurance products. From ACA essentials to in-depth knowledge of life insurance and annuities, we've got you covered.

Strategic Marketing Assistance:

We don't just stop at licensing and training; we assist you in effectively marketing these products to maximize your reach and impact. Our marketing support is tailored to your business's unique needs and target audience.



We offer TOP CARRIERS



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