

# Your digital business FMO



## Cross-Selling Workshop for Tax Preparers

“If crossover selling is done well, it will continue to grow”

# Who We are

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

- Established in 2005
- Enrolled more than 52,000 clients into an ACA or MA plan since inception.
- 2006 - Brokers Presidents Club for Texas HealthSpring.
- 2007 - Brokers Presidents club for Texas HealthSpring.
- 2010 - 2<sup>nd</sup> runner up for national general agencies for Cigna HealthSpring.
- 2011 - 2<sup>nd</sup> runner up for national general agencies for Cigna HealthSpring.
- 2016 Top National agency for Molina Healthcare selling Affordable Care Act (ACA).
- Ambetter Top Producer 2019 ACA.



# My Bio

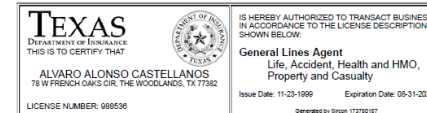


**General Lines Agent**  
Life, Accident, Health and HMO, Property and Casualty

**ALVARO ALONSO CASTELLANOS**  
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: 08-31-2020  
Generated by Siroon 173750157



**Al Castellanos - CFP®**

**Executive Marketing Director**

**Certified Financial Planner™**

**Master of Science Financial Planning**

**Master of Science Financial Analysis**

**Master Planner Advance Studies™**



# Standards of Professional Conduct

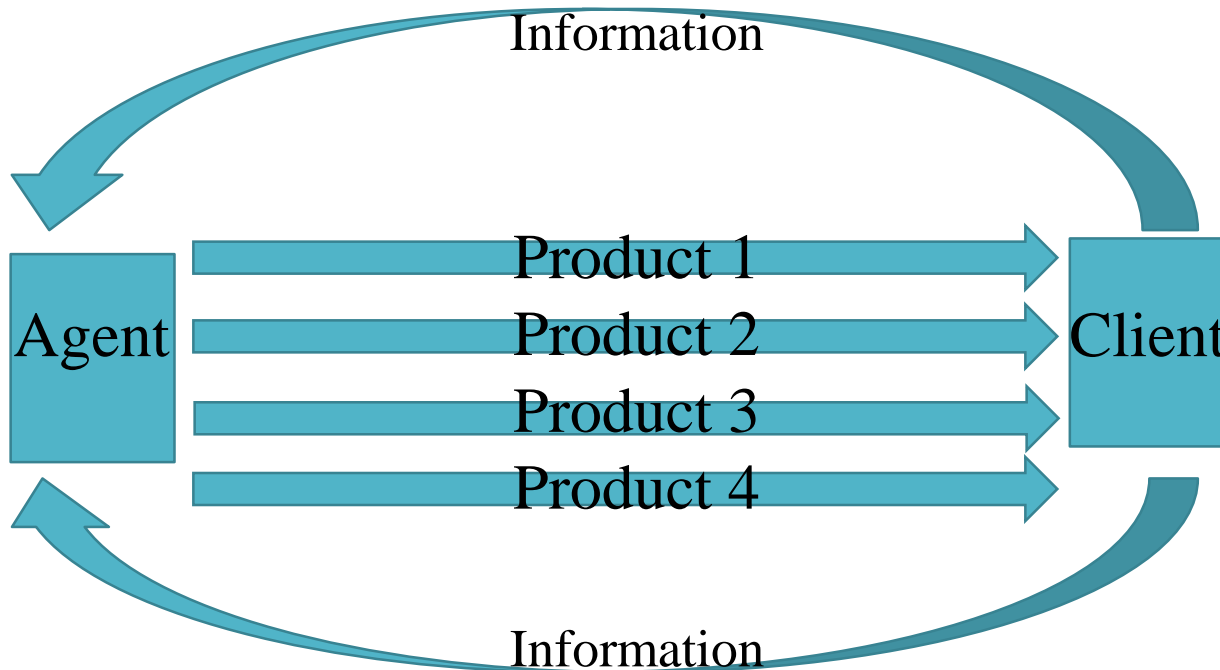
- Integrity
- Objective Advice
- Competence
- Fair Treatment
- Privacy
- Professionalism
- Diligence

# What is Deterministic?



**Product**

**VS**



**Relationship**

# Total Financial Governance®

<b>6</b>	<b>Estate Planning</b>	Estate Planning Techniques	Ownership Structures	Trusts & Charities	Will & other legal documents	Optimal Financial Realization
<b>5</b>	<b>Retirement Planning</b>	Social Security	IRAs and Roth IRAS	401k, 403b, SEPs and Corporate plans	Retirement Income & Distribution Strategies	Factors Affecting Business Selection
<b>4</b>	<b>Taxes and Investments</b>	Tax Structures & 1040 Optimization	Annuities	Stocks, Bonds, Mutual Funds	Risk & Return, MPT, IPS	College Education Financing
<b>3</b>	<b>Cash Flow Management</b>	Budgeting	Time value analysis Cash Reserves & equivalents	Managing Credit & Debt	Tangible Assets & Home Financing	Cashbacks & Discounts
<b>2</b>	<b>Risk Management</b>	Life Insurance	Health Insurance	Medicare Options	Auto & Home Insurance	LTC & Disability Income Insurance
<b>1</b>	<b>The T.R.O.T. Financial Planning System</b>					

# Who makes money with an insurance license?



6	Estate Planning	Estate Planning Techniques	Ownership Structures	Trusts & Charities	Will & other legal documents	Optimal Financial Realization
5	Retirement Planning	Social Security	IRAs and Roth IRAS	401k, 403b, SEP, and corporate plans	Taking the out of Retirement	Retirement Calculations
4	Taxes and Investments	Tax Structures & 1040 Optimization	Annuities	Stocks, Bonds, Mutual Funds	Risk, Return & Modern Portfolio Theory	Investment Policy Statement & Plans
3	Cash Flow Management	Budgeting	Time value analysis Cash Reserves & equivalents	Managing Credit & Debt	Tangible Assets & Home Financing	College Financing
2	Risk Management	Life Insurance	Health Insurance	Medicare Options	Auto & Home Insurance	LTC & Disability Income Insurance

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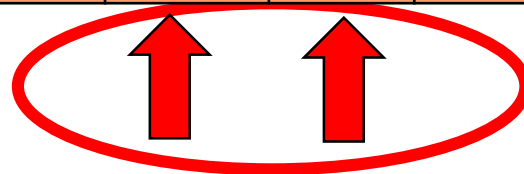
# Make money by redefining your business!

- What about making money selling additional products?
- Cross sell other products by redefining the scope and realm of the relationship.
- Your client several times your client!!!



# The Strategy

6	Estate Planning	Estate Planning Techniques	Ownership Structures	Trusts & Charities	Will & other legal documents	Optimal Financial Realization
5	Retirement Planning	Social Security	IRAs and Roth IRAS	401k, 403b, SEPs and Corporate plans	Retirement Income & Distribution Strategies	Factors Affecting Business Selection
4	Taxes and Investments	Tax Structures & 1040 Optimization	Annuities	Stocks, Bonds, Mutual Funds	Risk & Return, MPT, IPS	College Education Financing
3	Cash Flow Management	Budgeting	Time value analysis Cash Reserves & equivalents	Managing Credit & Debt	Tangible Assets & Home Financing	Cashbacks & Discounts
2	Risk Management	Life Insurance	Health Insurance	Medicare Options	Auto & Home Insurance	LTC & Disability Income Insurance



ACA, Medicare Advantage and Tax Preparation

## Strategy

- Use mandatory products to get relationship started.
- Accumulate many clients.
- Proceed to Cross Sell

# The Markets

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

# The 1095 Form

From now on, for  
the rest of your  
life, every time  
you see this form,  
you could say Hi  
or Bye to \$200.

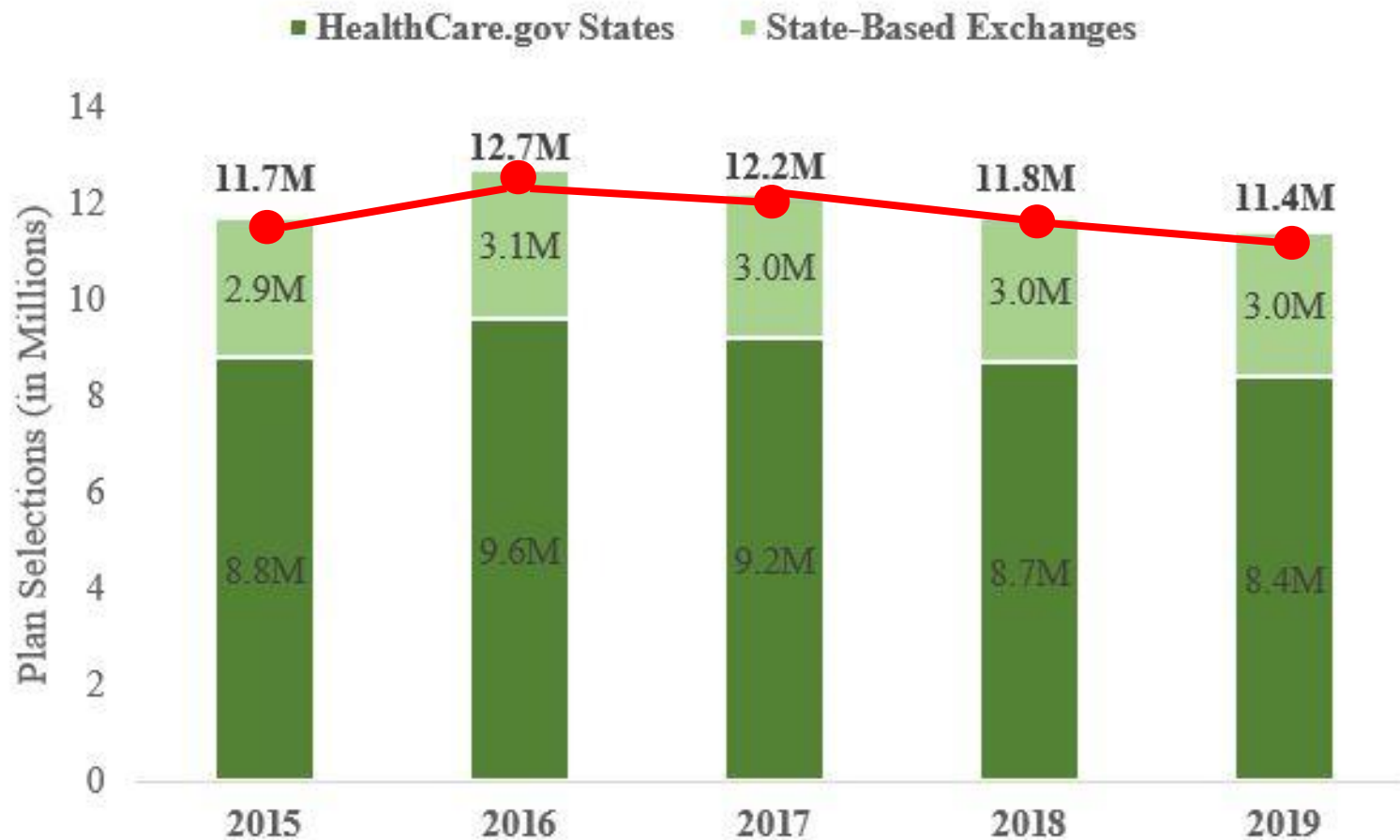


Form <b>1095-A</b>		Health Insurance Marketplace Statement		<input type="checkbox"/> VOID	OMB No. 1545-2232
Department of the Treasury Internal Revenue Service		Information about Form 1095-A and its separate instructions is at <a href="http://www.irs.gov/form1095a">www.irs.gov/form1095a</a> .		<input type="checkbox"/> CORRECTED	<b>2015</b>
<b>Part I Recipient Information</b>					
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	
<b>Part II Covered Individuals</b>					
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					
<b>Part III Coverage Information</b>					
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					

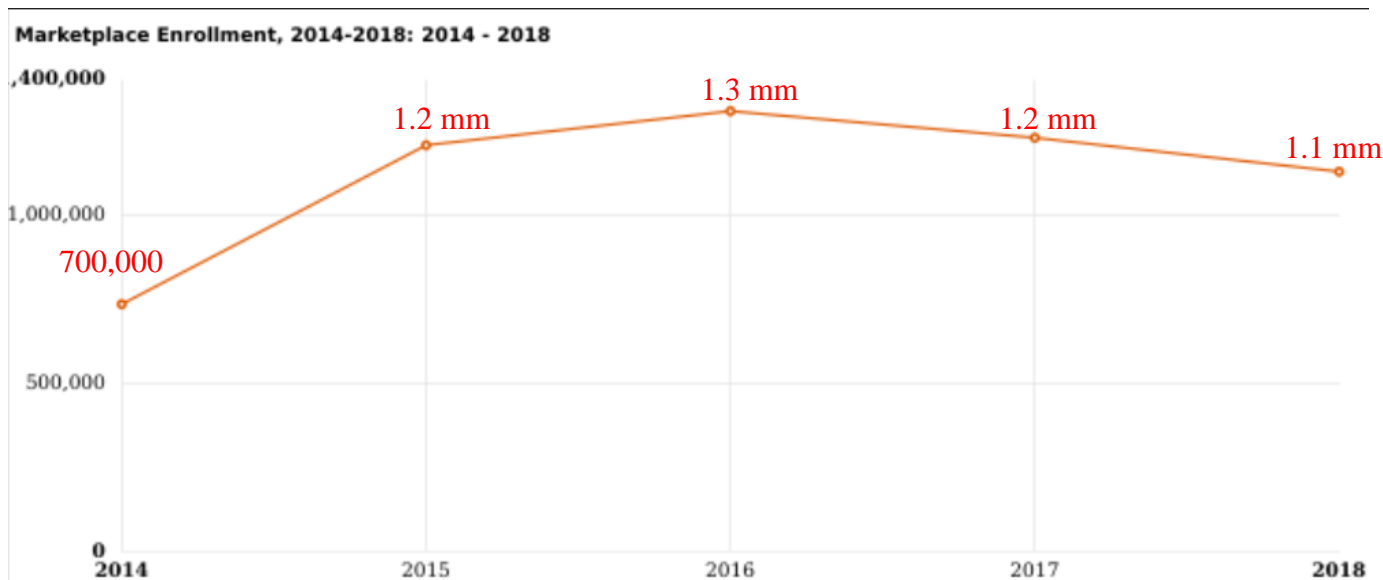
For Privacy Act and Paperwork Reduction Act Notice, see separate instructions.

Cat. No. 60703G Form **1095-A** (2015)

# The Markets - ACA



# The Markets Size Texas - ACA



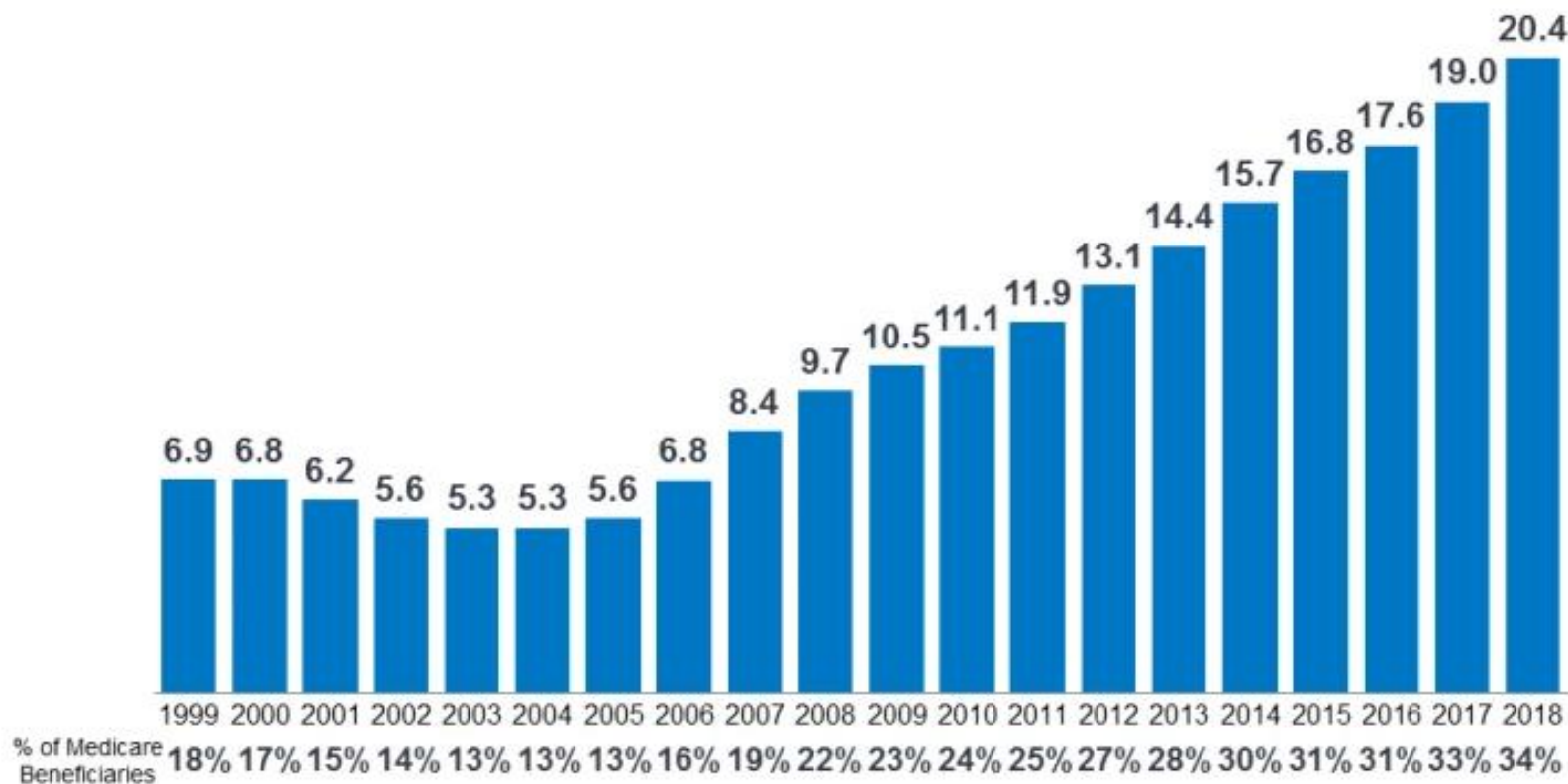
$$\begin{array}{r} 1,126,838 \\ \times \\ \$ 12 \text{ PMPM} \\ \hline = \\ \$ 162.3 \text{ MM} \end{array}$$

• Number of Individuals Who Selected a Marketplace Plan

■ Texas

SOURCE: Kaiser Family Foundation's State Health Facts.

# Enrollment in Medicare Advantage



NOTE: Includes cost plans as well as Medicare Advantage plans. About 61 million people are enrolled in Medicare in 2018.

SOURCE: Kaiser Family Foundation analysis of CMS Medicare Advantage enrollment files, 2008-2018, and MPR, 1999-2007; enrollment numbers from March of the respective year, with the exception of 2006, which is from April.

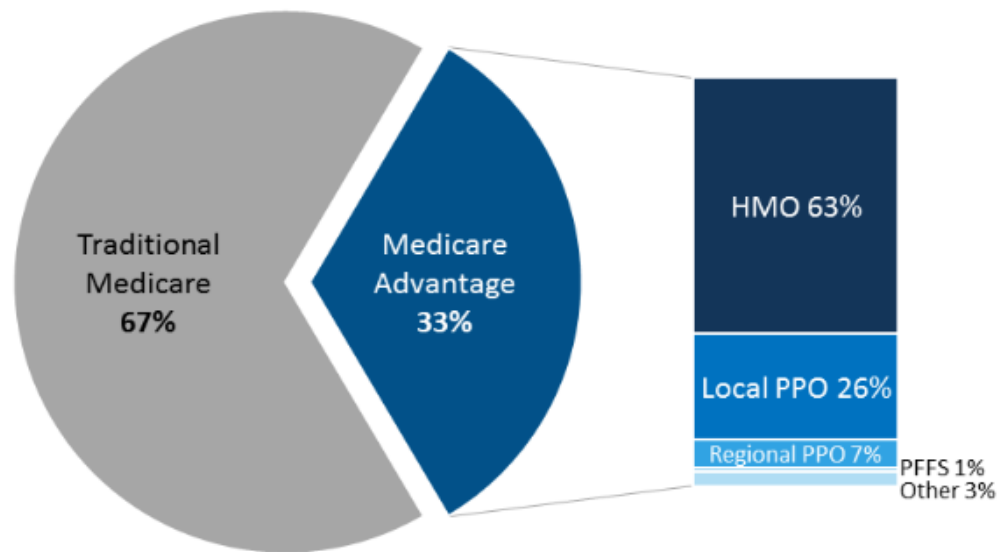


61 million people on Medicare in 2018



# The Market Size in the USA

## Distribution of Enrollment in Medicare Advantage Plans, by Plan Type, 2017



**Total Medicare Advantage Enrollment, 2017 = 19.0 Million**

In 2017, the majority of the 57 million people on Medicare are covered by traditional Medicare, with one-third (33%) enrolled in a Medicare Advantage plan.

# The Market Size in Texas - MA

Individuals turning 65 over the next 12 months

**Dallas/Fort Worth Metro:**  $63,744 * \$ 455 = \underline{\$ 29,003,520}$

**Houston Metropolitan:**  $59,864 * \$ 455 = \underline{\$ 27,238,120}$

**The Valley:**  $7,683 * \$ 455 = \underline{\$ 3,495,765}$

**San Antonio:**  $22,730 * \$ 455 = \underline{\$ 10,342,150}$



# 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®	
<b>Description</b>	Index annuity focusing on asset accumulation with no guaranteed living benefit rider
<b>Issue Age</b>	18-75 owner and annuitant
<b>Premium</b>	<ul style="list-style-type: none"> <li>• Initial: \$25,000 minimum (qualified and non-qualified)</li> <li>• Subsequent: Only in the first 30 days after contract issue</li> <li>• Requires prior company approval if total of all contracts issued to the same owner and/or annuitant exceeds \$1 million</li> </ul>
<b>Guaranteed Living Benefit Rider</b>	Not available
<b>Interest Crediting Options</b>	6 Index Interest Accounts (see details on far right panel) and a 1-Year Fixed Interest Account
<b>Death Benefit</b>	Greater of 1) Minimum Withdrawal Value; or 2) contract value
<b>Free Withdrawals</b>	Up to 10% of the annuity contract value (based on prior anniversary value) if taken after the first contract year
<b>Withdrawal Charge</b>	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%.
<b>Market Value Adjustment (MVA)</b>	Applies to any withdrawals subject to withdrawal charges. MVA based on changes in the Barclays U.S. Credit yield. Not applicable in all states.
<b>Waiver of Withdrawal Charge and MVA</b>	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.
<b>Minimum Withdrawal Value</b>	87.5% of premiums, growing at an annual rate as specified in the contract (less withdrawals, excluding withdrawal charges and MVA). State variations apply.
<b>Required Minimum Distributions (RMDs)</b>	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.
<b>Annuitization Choices</b>	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]
<b>Cash Surrender Value</b>	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



Humana.



aetna®

Medicare Advantage



BlueCross BlueShield  
of Texas



Affordable Care Act (ACA)

Allianz 



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.

[SEARCH](#)

PEARSON VUE



Quick Reference  
inside front cover

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Exam Day:  
*What to Bring*  
page 14


[CLICK HERE  
FOR CONTENT  
OUTLINES.](#)

Test Center Locations  
back cover

## Texas Department of INSURANCE LICENSING

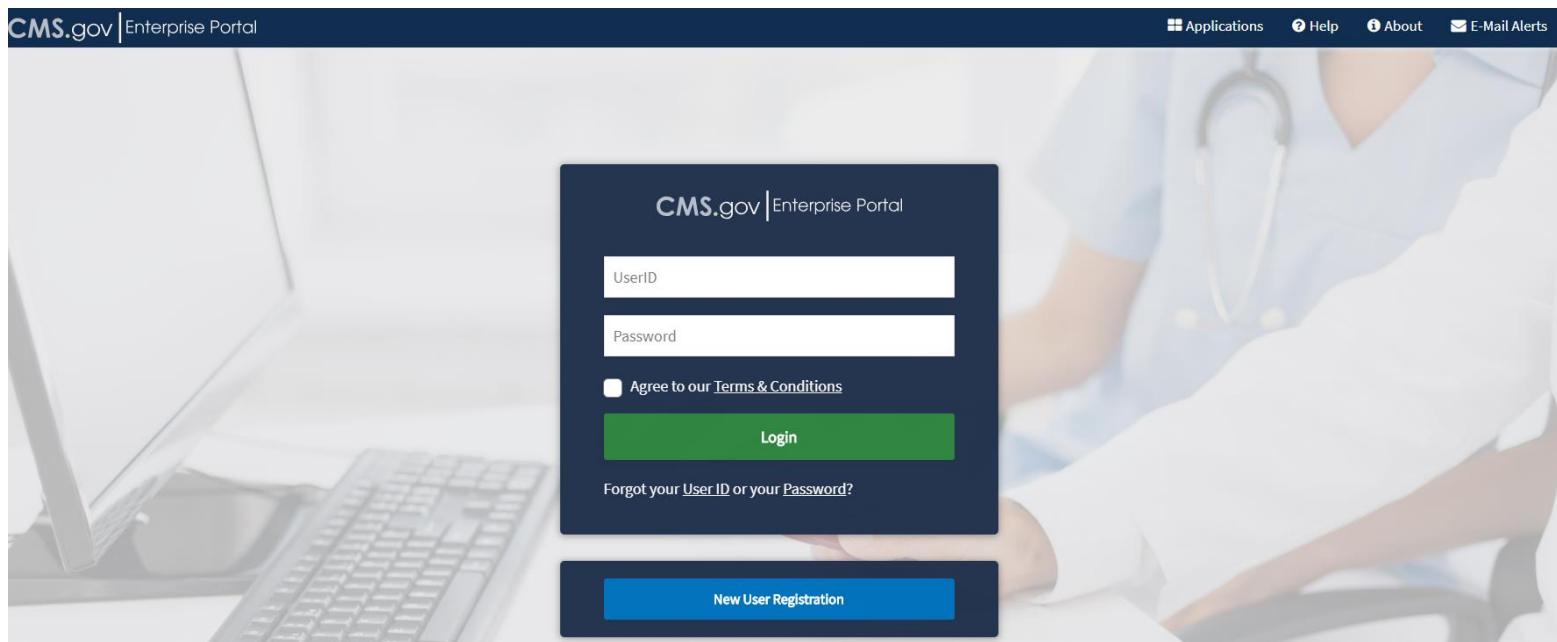
### Candidate Handbook

March 2016



# Certification - ACA

Plan year 2019 Marketplace registration and training for agents and brokers is now available on the [Centers for Medicare & Medicaid Services \(CMS\) Enterprise Portal](#)!



CMS.gov | Enterprise Portal

Applications Help About E-Mail Alerts

CMS.gov | Enterprise Portal

UserID

Password


☐ Agree to our [Terms & Conditions](#)

Login

[Forgot your User ID or your Password?](#)

New User Registration

# Certification – Medicare Advantage



## Medicare

+ Fraud, Waste and Abuse

Login

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

Introducing a new way of learning that saves you valuable hours you need to grow your business.

Now there's one single source for both Medicare and Fraud, Waste and Abuse (FWA) training. Our comprehensive online program gives you the background to make informed decisions on Medicare, including plan options, marketing, enrollment requirements, and FWA guidelines.

**Quick Links**

- User Guide
- [AHIP Insurance Education](#)
- [AHIP Conferences](#)
- [AHIP Home](#)

**Contact Us**

For Technical Support:

866.234.6909  
[Support@AHIPInsuranceEducation.org](mailto:Support@AHIPInsuranceEducation.org)

**What You'll Learn**

*Medicare*

- The basics of Medicare fee-for-service eligibility and benefits
- The different types of Medicare Advantage and Part D prescription drug plans
- Eligibility and coverage
- Nondiscrimination training
- Marketing and enrollment under the Medicare Advantage and Part D program requirements

*Fraud, Waste & Abuse (FWA)*

- How to identify FWA
- An overview of the industry efforts in detecting fraud
- Legal tools to combat FWA
- Understand both the human and financial cost of FWA
- Review Medicare Parts C and D Fraud, Waste, and Abuse and General Compliance requirements
- Who commits FWA
- Reporting FWA; loopholes and obligations

Get started today! [Login](#) or [create an account below.](#)

### User Login

Username (NPN or Email)

Password

[Forgot your username?](#)

[Forgot your password?](#)

### Registration

First time visitor?

**Federal Marketplace Training for Agents & Brokers**  
[Learn more about The AHIP Advantage](#)

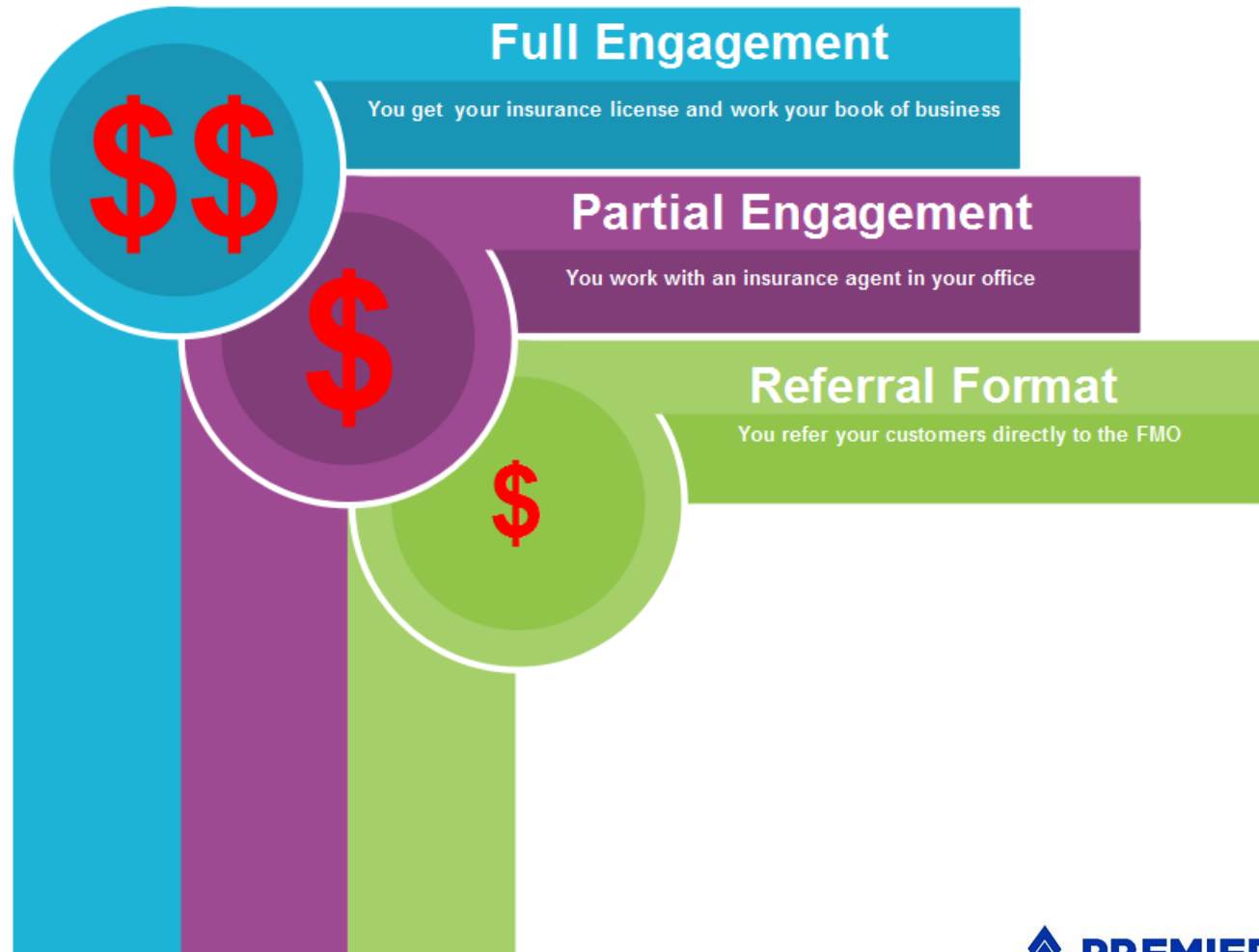
**Start with the basics – Health Insurance 101**  
[Learn more about The AHIP Advantage](#)

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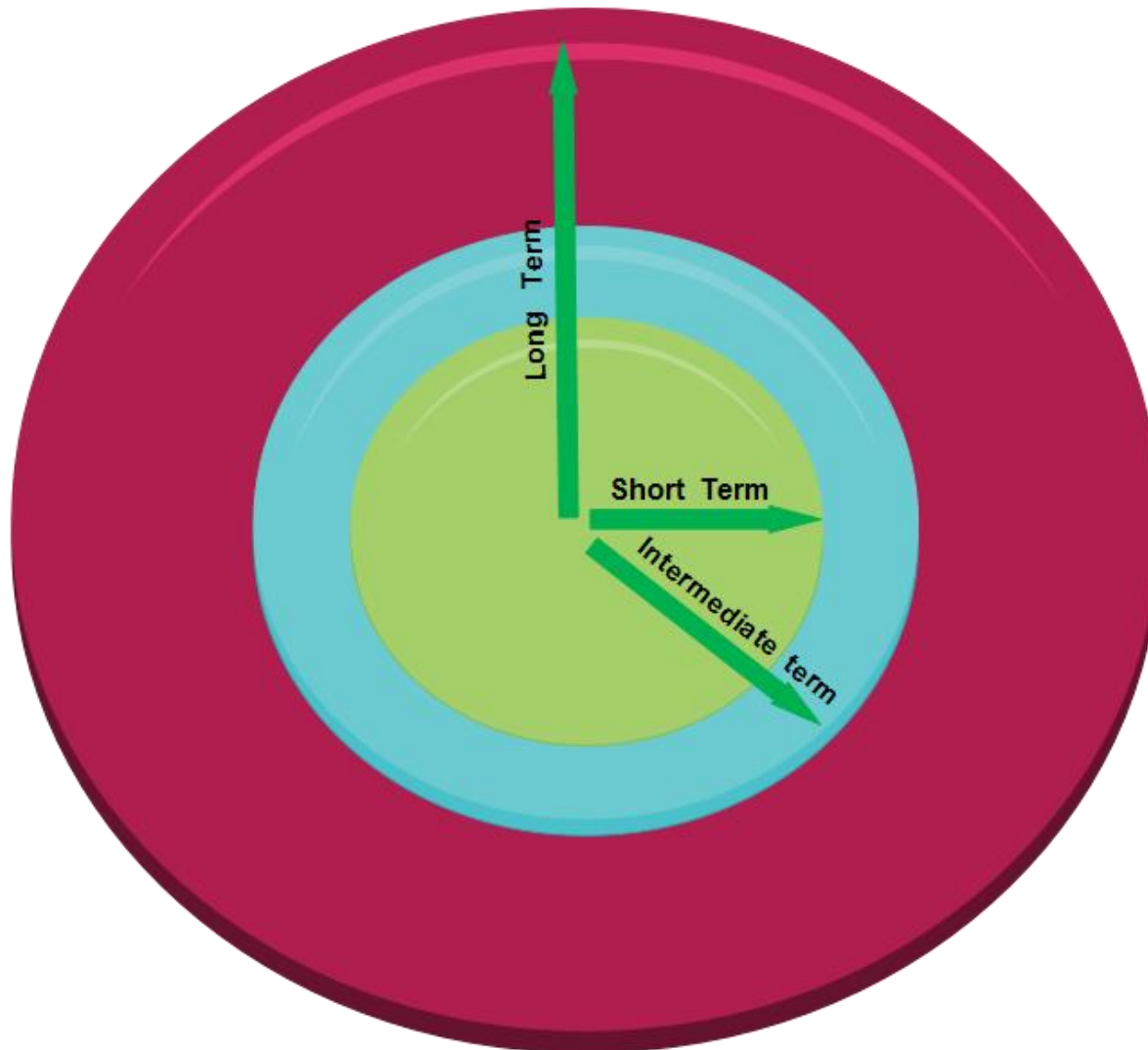
# Three ways to work

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

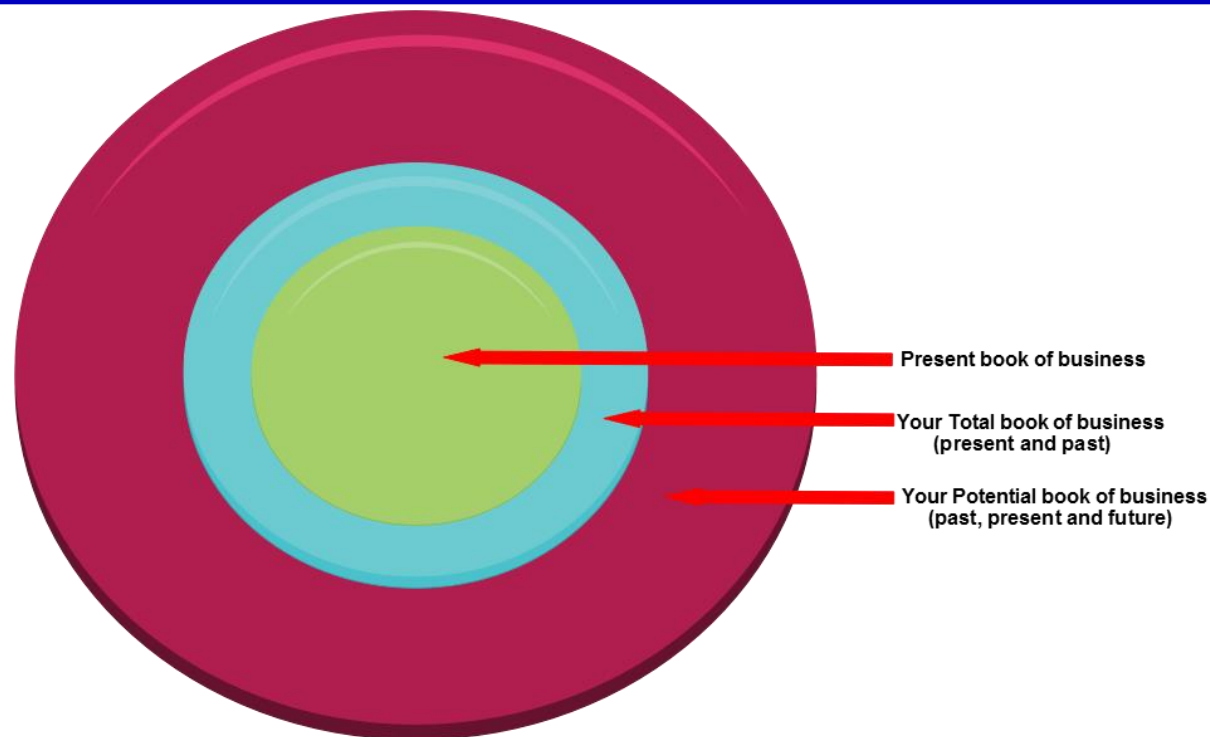




# Work to Do



# The Time Horizon Matrix



1. Short Term – Immediately - Annuities, T65 M.A.
2. Intermediate Term – This AEP (November 2019, ACA)
3. Long Term – 2020 and Beyond – All Products

# The Vision

## The Future of Your Financial Sales Franchise



# AINFE Client Presentations

	One-on-One Client Presentations
1	<a href="#">Advanced Estate Planning</a>
2	<a href="#">An Introduction to Annuities</a>
3	<a href="#">Business Continuation Planning</a>
4	<a href="#">Estate Planning Basics</a>
5	<a href="#">Financial Planning Basics</a>
6	<a href="#">Investment Basics</a>
7	<a href="#">Planning for Long-Term Care</a>
8	<a href="#">Retirement Basics</a>
9	<a href="#">Retirement Income Planning</a>
10	<a href="#">Retirement Savings Challenges for Women</a>
11	<a href="#">Roth IRA Conversions</a>
12	<a href="#">Social Security</a>
13	<a href="#">Special Needs Planning</a>
14	<a href="#">Variable Annuities</a>
15	<a href="#">Women and Money</a>
16	<a href="#">Your Employer-Sponsored Retirement Planning</a>

# AINFE Workshops

FocusOn®:

## Tax Cuts and Jobs Act: How Will You Be Affected?

I M A G E L I S T	
0010	Welcome
0020	Important Information
0030	Our Federal Income Tax System — The Basics
0040	Major Tax Legislation (Last 11 Years)
0050	Tax Cuts and Jobs Act
0060	Tax Rates — What Changed?
0070	Marginal Tax Rates
0080	Marginal Tax Rates — Single Filers
0090	Marginal Tax Rates — Married Filing Jointly
0100	Rates for Long-Term Capital Gains and Qualified Dividends
0110	Alternative Minimum Tax (AMT)
0120	Two More Important Factors
0130	Tax Rates: Three Takeaways
0140	Deductions
0150	Standard Deduction and Personal Exemptions
0160	Standard Deduction and Personal Exemptions: Married Couple
0170	Standard Deduction and Personal Exemptions: Family of Five
0180	Itemized Deductions — The Good News
0190	Itemized Deductions — The Not-So-Good News
0200	Itemized Deductions: Home Mortgage Interest
0210	Itemized Deductions: Home Mortgage Interest
0220	Itemized Deductions: State and Local Taxes (SALT)
0230	Itemized Deductions: State and Local Taxes (SALT)
0240	Standard Deduction vs. Itemized Deductions
0250	Child Tax Credit
0260	Child Tax Credit Example: Family of Five
0270	Roth IRA Recharacterizations
0280	Enhancement of 529 Savings Plans
0290	Other Changes Worth Noting
0300	Provisions Affecting Business Owners
0310	Provisions Affecting Business Owners
0320	Where Do You Go from Here?
0330	Thank You



# AINFE Workshops

## FocusOn®: Income for Life

### I M A G E L I S T

0010 Welcome	0250 Trends and Strategies
0020 Workshop Objectives	0260 Payout Options <i>Bonus calculator</i>
0030 Our Commitment	0270 Investing <i>Bonus slide</i>
0040 Evaluation Form	0280 Annuities and Investing
0050 About Your Workbook	0290 Annuities Provide Other Benefits
0060 Financial Challenges	0300 Supplementary Retirement Plan
0070 <b>Annuities for an Income You Can't Outlive</b>	0310 Accessing Funds in an Annuity
0080 Income You Can't Outlive — The Annuity <i>Bonus slide</i>	0320 1035 Exchange
0090 What Is an Annuity?	0330 Split Annuity <i>Bonus slide</i>
0100 Types of Annuities	0340 Estate Conservation Issues
0110 Deferred Annuity	0350 <b>Case Studies</b>
0120 How Deferred Annuities Work	0360 Case Study — The Millers
0130 Tax-Deferred Compounding <i>Bonus slide</i>	0370 Case Study — The Millers
0140 Immediate Annuity	0380 Case Study — Carol Walker
0150 How Immediate Annuities Work <i>Bonus calculator</i>	0390 Case Study — Carol Walker
0160 How Annuities Earn Interest	0400 <b>Important Questions</b>
0170 Fixed Annuity	0410 Four Important Questions
0180 Variable Annuity	0420 Is an Annuity Appropriate for You?
0190 Variable Annuity Disclosure	0430 Annuity Costs
0200 Indexed Annuity	0440 Additional Considerations
0205 Longevity Insurance	0450 Should You Choose a Fixed Annuity or a Variable Annuity? <i>Bonus workbook exercise</i>
0206 Longevity Insurance in a Qualified Retirement Plan	0460 How Do You Allocate a Variable Annuity?
0210 <b>Tax Considerations</b>	0470 Allocating a Variable Annuity
0220 Annuities and Taxes	0480 The Investment Spectrum <i>Bonus workbook exercise</i>
0230 The Effects of Taxes and Inflation	0490 How Do You Select an Insurance Company?
0240 Penalties and Surrender Charges	





# AINFE Workshops



Social Security



Income Strategy



Tax Planning



Legacy Planning

Four Pillars  
of a  
Successful  
Retirement



# Social Media Marketing





# Social Media 24/7

Every Monday, we will conduct our Social Media 24/7 meeting.

1

- To learn about Social Media Channels, strategies, concepts and new ideas.

Lecture

2

- To take action. To execute the mashup order of the day.

Action

# Digital Marketing Masterclass

- Define your Business & Target Audience (10 videos)
- Brand Identity (5 videos)
- Websites (13 videos)
- Email Marketing (9 videos)
- Copywriting & Blogging (7 videos)
- YouTube (19 videos)
- Video Marketing (24 videos)
- Facebook Group (4 videos)
- Facebook Pages (18 videos)
- Facebook Ads (9 videos)
- Facebook Retargeting (9 videos)
- Facebook for local business (4 videos)

# Digital Marketing Masterclass

- Google AdWords (14 videos)
- Google Analytics (7 videos)
- Twitter (17 videos)
- Instagram (20 videos)
- Pinterest (15 videos)
- LinkedIn (19 videos)
- Periscope (11 videos)
- Social Media Live Streaming (18 videos)
- Podcasting (7 videos)
- Quora (2 videos)
  
- **Total Social Media Marketing Lecture (261 Videos)**

# Lead Programs

- **Lists**
- **Mailing Campaigns**
- **Telemarketing Campaigns**
- **Virtual Marketing**
- **Financial Planning Workshops**

# The Business Opportunity

- **Sell three times more products.**
- **Incentivize retention and persistence.**
- **Make money by enhancing relationships.**

# At the end of the day.....



# It's your decision.....

# Questions ?

