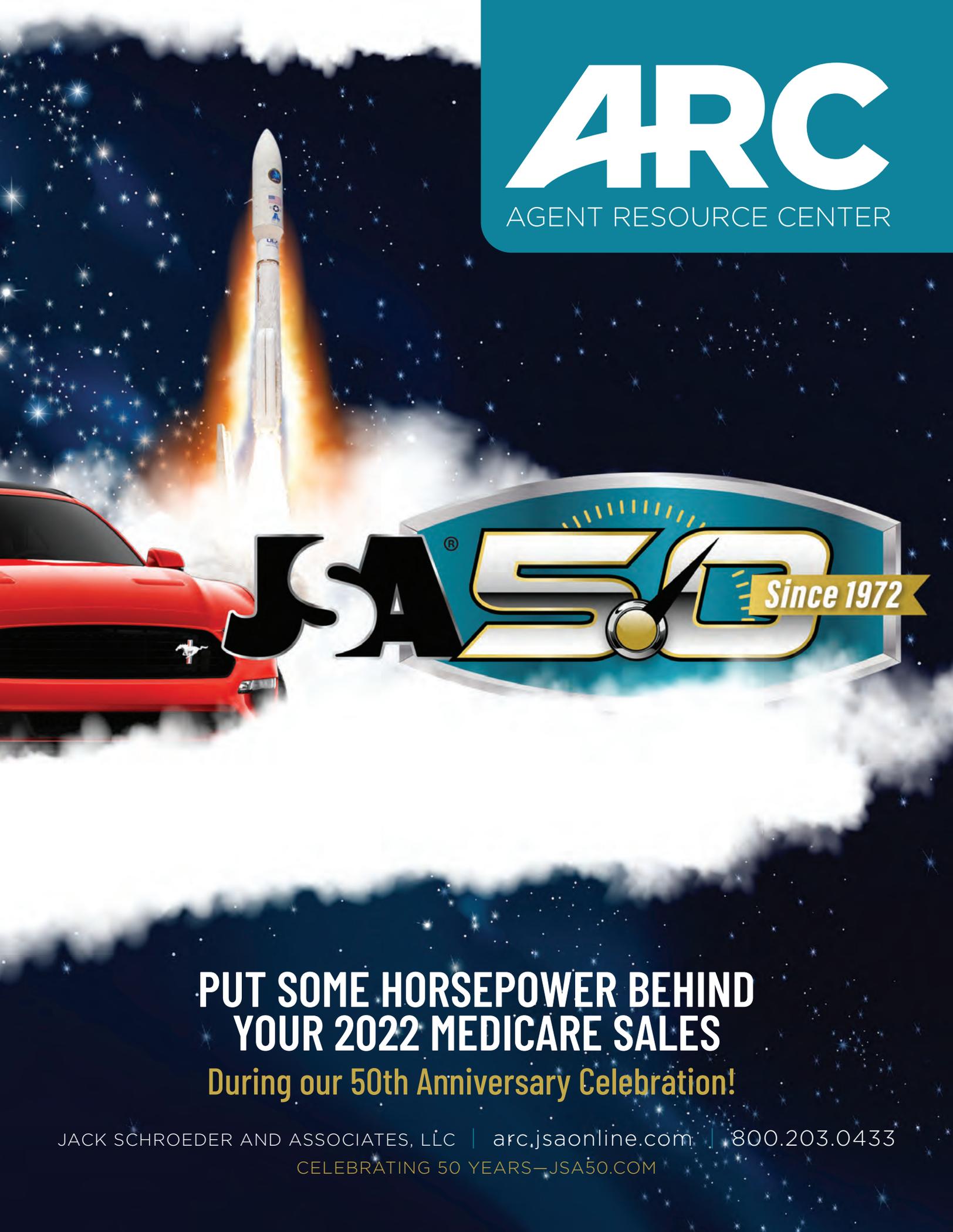


ARC

AGENT RESOURCE CENTER



**PUT SOME HORSEPOWER BEHIND
YOUR 2022 MEDICARE SALES**

During our 50th Anniversary Celebration!

JACK SCHROEDER AND ASSOCIATES, LLC | arc.jsaonline.com | 800.203.0433

CELEBRATING 50 YEARS—JSA50.COM



The JSA Agent Resource Center (ARC) houses a suite of online tools and resources geared towards assisting agents and agencies to increase their sales, productivity, and client relationships. From start to finish, the ARC is here to support the entire sales process.

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▶ HOW TO REGISTER

The **Agent Resource Center** is exclusive for actively contracted agents. Visit <https://arc.jsaonline.com>, click on CREATE AN ACCOUNT, enter your JSA Agent Number, and create your password. **Need help with your account?** Reach out to the JSA Marketing Team for assistance.



JOIN IN JSA'S 50TH ANNIVERSARY CELEBRATION & YOU COULD WIN!

It's our 50th year in the Medicare insurance business—as the one-and-only “Insurance Brokers’ Agency.” Everything about 2022 is bigger and better. A 5.0 upgrade!

At JSA we love to reward our agent partners with a little bit of everything. Great back-office service. Creative collaboration to help you meet your production goals. And, a healthy dose of fun and laughs while doing it! It's JSA's way and it's the reason so many independent insurance producers and agencies have partnered with us over the years. Now check out what we're doing this year and why you should contract with JSA today!

We have three generous incentive packages available, and the best part is... the drawings for these packages are random! We've leveled the playing field to make this more fun for everyone, so anyone can win! Each qualifying piece of business* counts as a separate chance to be randomly drawn live on the date of JSA's 50th Birthday, July 7th, 2022.

PACKAGE 1 2022 FORD MUSTANG GT CONVERTIBLE



JSA is helping to put some real horsepower under the hood of your SEP selling season with this generous incentive. Don't wait. Start the conversation and contract now with JSA, because from January 1st through July 7th, every piece of business you write (from a wide range of qualifying products*) earns you more and more chances to win a \$50,000 Ford Mustang GT 5.0 Premium convertible.

Why wait to write the majority of your Medicare business at the end of the year during AEP, when there's plenty of year-long sales action in the senior market. JSA can help you get it done with a full portfolio of ancillary products at your fingertips, co-op marketing opportunities and lead generation best-practices. Let's help you win this beautiful car!

PACKAGE **2**

A HOLLYWOOD BRAND MAKEOVER

Did you know that JSA has an internal Advertising Agency that you can tap into?

We can do it all for our agents, from video production, graphic design, creative branding campaigns, social media... the “creative” sky is the limit at JSA and you’ll find no other FMO quite like us in that way.

As part of our 5.0 celebration year, we will also be awarding a Hollywood Brand Makeover to one lucky agent, compliments of the JSA Marketing and Advertising team. The winner of this incredible branding and marketing campaign will be, again, randomly drawn with the same qualifications guidelines* as the Mustang Grand Prize; so anyone can win! Quite simply, the more business you write, the more chances you have to win.



A professionally produced and locally aired television commercial to attract new clients.



An integrated custom direct mail campaign using our next-generation JSA ProShop Plus print and mail marketing platform.



A custom-made website to help drive Medicare business and gain leads.

PACKAGE **3**

PACK YOUR BAGS. YOU’RE GOING TO COSTA RICA!



Visit JSASalesSummit.com for more details.

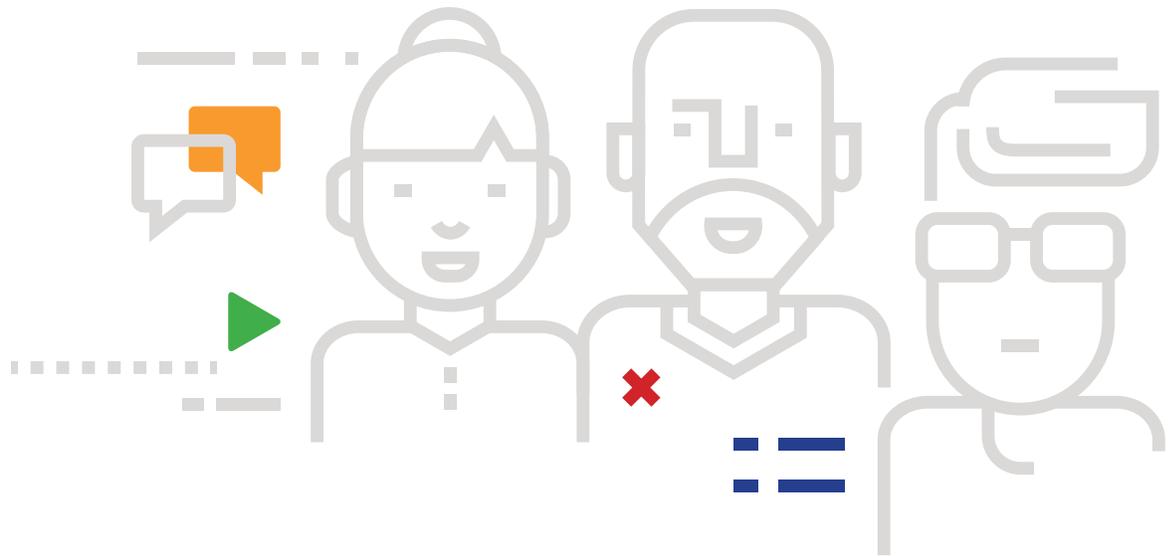
Make plans for a 5-day, 4-night resort trip to Costa Rica in April 2023. As a contracted agent of JSA, you have a chance to earn your spot at our annual JSA Sales Summit. Of course, there are production requirements and points to earn for that, but as part of our 5.0 Celebration, you can skip the requirements! Every piece of qualified business you write* from January 1st-July 7th puts your name in the hat to be randomly drawn for a free ride to Costa Rica, just like the other two packages.

JSA is known among FMOs for hosting some of the best Sales Summit incentive trips. This year, we disappear into the jungle of Costa Rica. Last year, we soaked up the sun in Maui. The year before, it was the incredible experience of Rome and a private castle in Ireland before that. Point is, JSA still goes above and beyond profits to reward our agents in a time when FMO buy-outs and conglomeration has tightened budgets and watered down agent services.

*QUALIFICATION DETAILS AND CONTEST RULES:

Qualifying products include Medicare Supplement, Cancer/Critical Illness, Hospital Indemnity, Short Term Recovery Care, Long Term Care, Dental/Vision/Hearing, Annuity, Final Expense, Trust Life and Short Term Medical. Each qualifying application will give you one (1) entry to win any of the three JSA 5.0 incentive packages. Applications must show a receipt date between January 1, 2022 through July 7, 2022. Drawing will be based off JSA’s production reports. Agents can only be selected once, if the same agent is selected twice the random drawing will continue until a new, unique agent is drawn. JSA reserves the right to change or discontinue the program at its sole discretion and without notice. Solicitors (LOAs) do not qualify. Agent must be in good standing with JSA and carrier at the time of the random drawing. Incentive packages are non-transferable and not redeemable for any other incentives or cash.

Visit JSA50.com for more details.



MyHealthPlan

▶ As a cornerstone of our online tools, MyHealthPlan is a complete quoting and enrollment platform. The ability to create and save client profiles and drug lists, complete the SOA electronically, view Medicare Advantage and Part D quotes based on client data, and handle enrollments remotely are just a few of the tricks MyHealthPlan can do. With so much capability and flexibility, our partners choose which parts of the program work best for them and their clients. Read more about the 4 types of users and how MyHealthPlan supports their sales efforts:

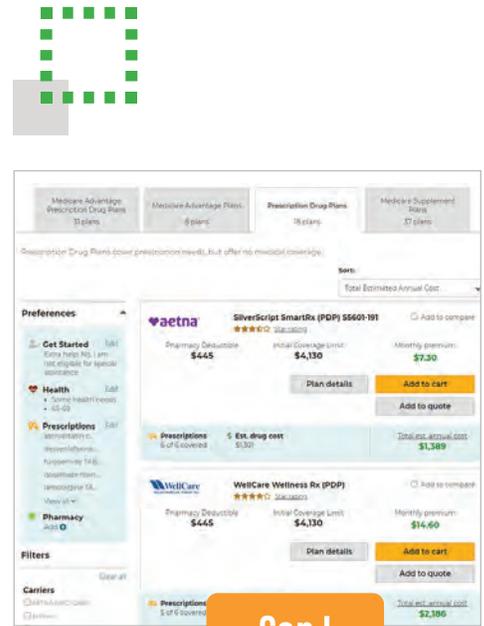
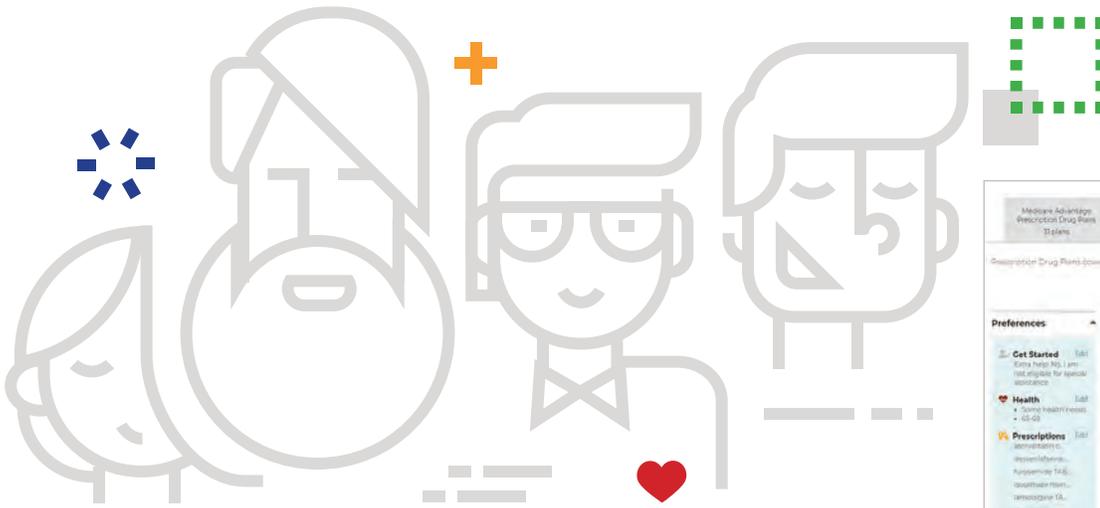
I got this!



THE SUPER USER

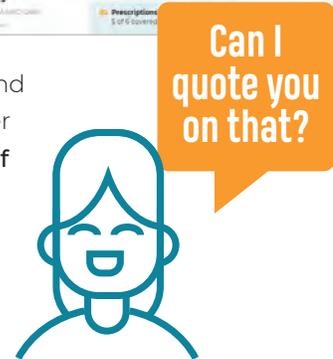
MyHealthPlan can do it all, and these agents can, too! The Super Users start all their appointments with the profile, entering the client info, **sending the SOA** and moving through the process. Each step is completed fully before moving to the next, and no option, button, or question is left unanswered. They consult with their clients based on the cost recommendations and send them an email or text to enroll after the right plan is found. These users love the email notifications so they can monitor and track their enrollments to make sure no opportunity is missed. And when the next AEP comes around, they are back in their client profiles, updating the data and searching for the best options all over again. The Super Users understand the benefits of working from their home or office and have expanded their sales territory with the capability to handle any quote, any client, in any city, at any time.





THE QUOTER

The Quoters have a passion for speed, precision, and choice. They meticulously search out the best deals to make sure they're getting the most bang for their buck on every purchase they make, so it's no surprise they rely heavily on the quick and accurate quotes from MyHealthPlan. The Quoters will start or update a profile, answer all questions and enter the client's current medications to **generate a quote for each of their upcoming appointments**. To get a full view of the market, they're adding non-licensed products to make sure all options are considered before providing the best-fit recommendations and making the sale. Nobody shops better than The Quoters, and their clients are the most trusting in the business because of that.



MyHealthPlan is designed to assist and add ease to the quoting and enrollment process—giving agents more time to focus on sales volume and growth, all while staying future-proof.

I feel the need... the need for speed!



THE SOA-TEAM

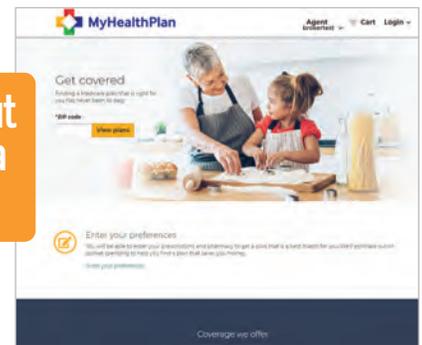
The SOA-Team has a very specific need, and that's to complete the Scope of Appointment forms as fast as humanly possible. With lightning speed, they're creating client profiles, **firing off SOA emails and texts** and signing off before diving into each appointment. They require the best security available and sleep comfortably knowing their SOA forms are saved securely for 10 years, and can be accessed any time, 24/7.

THE SILENT PARTNER

The Silent Partners are constantly using the MyHealthPlan platform, but you'd never know it. They've incorporated the Personal URL link on their website and have clients **shopping and enrolling in plans** without ever sending a quote or SOA form. Their inbox is full of enrollment confirmation emails, but they've never lifted a finger.



Check out my Ninja moves!





MyQuote

Quote More. Write More.

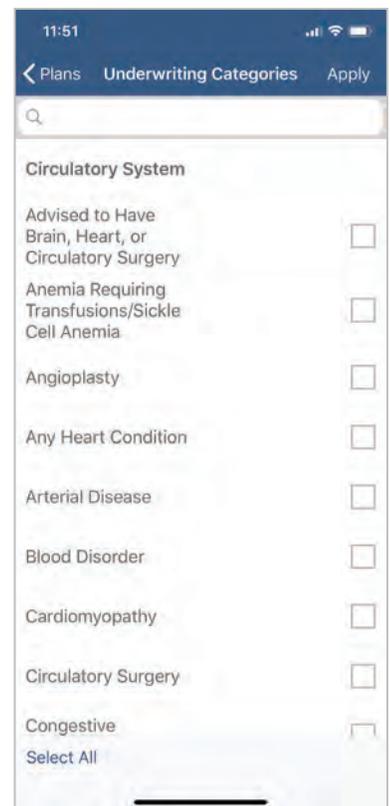
▶ Consumer buying decisions are driven by cost in the Senior Market. Premiums, deductibles, copays and coinsurances are all major deciding factors that clients calculate in their minds before they put pen to paper. Utilizing a multi-company, multi-product quoting tool is essential to success and will elevate an agent above their competition—MyQuote is up to the task! Here are the top ways MyQuote can increase your sales.

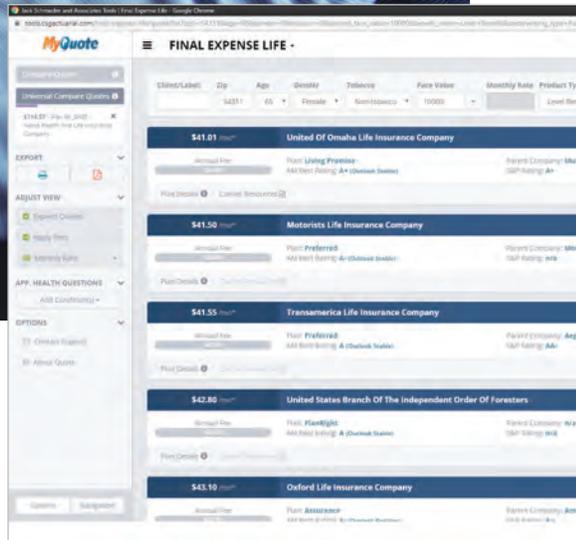


KNOW BEFORE YOU GO

Underwriting is a vital part of the stability of the Medicare Supplement market. Without underwriting, most Medigap plans would be too expensive for clients to afford. With all these Baby Boomers turning 65 and enjoying the freedom of their 6-month enrollment window, and with Medicare Advantage clients avoiding health questions all together, it's easy to lose sight of the benefits of the underwriting process. Having a healthy mix of open enrollment/guarantee issue and underwritten clients is not only good for the carriers but also for an agency's block too, as many carriers will reduce commission for guarantee issue sales.

MyQuote makes it easy to see which carriers would underwrite for various health conditions, so finding the right plan in a crowded market becomes one less hurdle to jump. This is true for both Medicare Supplement plans and Final Expense plans, helping to expand opportunities and avoid the sale-killing denial. **Use the underwriting function in MyQuote before each appointment** and know before you go!





BE MOBILE

It's 3:30pm and Agent Jane is wrapping up her 4th sale of the day when the phone rings. Her next appointment (which starts in 30 minutes) is bringing a friend that's interested in learning about the product Jane offers and would be interested in signing up as well—but she wants to know a price, and she wants it now!

No worries. Agent Jane grabs her smartphone, taps the **JSA Quoting app**, and within seconds she's secured the sale and has doubled her commission for the next appointment. MyQuote provides the right quote at the right time, so an opportunity will never be missed! It's available to download through the Apple App Store and Google Play Store.



PACKAGE YOUR PRESENTATION

According to The Nielson Company's global survey on consumer loyalty, 51% of people surveyed would switch insurance providers for one of three main reasons: better quality, better service, or better selection. Cross-selling helps prevent clients from shopping around, increases retention rates and loyalty, and provides a big boost in commissions.

The **Universal Compare in MyQuote** allows agents to create a **package deal** and help drive their ancillary sales. Try bundling a Medicare Supplement quote with a Final Expense plan and a Dental Plan, or a Medicare Advantage quote with a Hospital Indemnity plan, custom made to fill in the gaps of the specific MA plan being presented.



MASTER THE MARKETPLACE

Above all else, MyQuote helps independent agents stay on top of their game and ahead of the competition. Having an accurate rate is important, yes, but knowing who's who in a crowded market eliminates the possibility that a new carrier can come in and replace business. **Running quotes on a regular basis** will highlight how a long-time market leader stacks up against some of the new up-and-comers, to help agents decide whether to update their portfolios or stay the course.



Medicare Scholar[®]

With the presentation, reference materials and handouts provided, all agents need to do is find the right way to spread the message.

▶ The Power of Education

Education is the single greatest way to reach prospects that normal marketing channels just can't reach. Created by the experts at JSA, the Medicare Scholar[®] program gives agents **monthly educational topics to help enhance their brand and increase their exposure in their communities.**

▶ It's Plug and Play

In addition to a powerful brand, agents are provided a new educational topic each month that can be used right away. With the **presentation, reference materials and audience handouts**, all agents need to do is find the perfect way to spread the message.





▶ Endless Possibilities

Agents aren't just using the program to hold educational seminars, they're utilizing the topics to increase their online presence, too—reviewing the customizable handouts and creating an e-newsletter to send out to current clients across multiple lines of business. **They're also taking the presentation and creating short videos to share through social media, post to a blog, or house on a YouTube channel.** Each month provides a different educational topic, so creating fresh new content can be done with little effort.

Your 65th birthday is just 3 months away!

CAN YOU BELIEVE IT?

Now's the time to ensure for your Medicare healthcare coverage. Whether you're retired, plan to retire, or will continue working, you have a decision to make. Call me to schedule a virtual, telephonic, or in-person appointment.

JERARD FELDMAN
800.234.5678

3 MONTHS TO GO!

ATTENTION!
Your Medicare Benefits Begin Soon

HAWLEY MEDICARE

Medicare Help, Right Where You Need It

Bill Hawley
800.234.5678

IT'S ALWAYS A SMART IDEA TO CHECK HOW YOUR CURRENT MEDICARE HEALTH PLAN IS PERFORMING.

JACQUELINE JOHNSON
1.800.234.1234

You've never settled for second best, why start now?

Let's talk about whether a 5-STAR MEDICARE HEALTH PLAN may be right for you.

MEDICARE HELP Right Where You Need It

HAWLEY MEDICARE



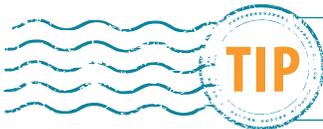
PROSPECT LISTS

▶ GO FURTHER WITH YOUR PROSPECTING EFFORTS

—Having an active prospecting program is essential to keeping a full sales pipeline year-round. On average, 10,000 people become eligible for Medicare every day, which provides great opportunities, but not without challenges. The no-cost Prospect List provides the key to unlocking the data necessary to reach out to those individuals to generate more sales. **Combining the free data with a library of pre-approved, on-demand marketing pieces gives all our partners a fair chance to grow their books of business.**

Not Just About the 'Turning 65' Crowd

Data lists are available for individuals up to age 75, expanding your access so you can reach more prospects at various times in their lives, not just when they are turning 65. According to the Deft Research 2017 Medicare Age-In Study, only 52% of individuals expected to enroll in Medicare at age 65. More and more individuals are working past age 65 and staying on their employer group coverage. **Having access to data for people age 66+ provides a better chance to have a prospecting piece seen and acted upon instead of getting lost in the deluge of mail the T65 individuals receive.**



Use a National Change of Address service to scrub lists and avoid wasting postage.

Start a Drip Marketing Campaign

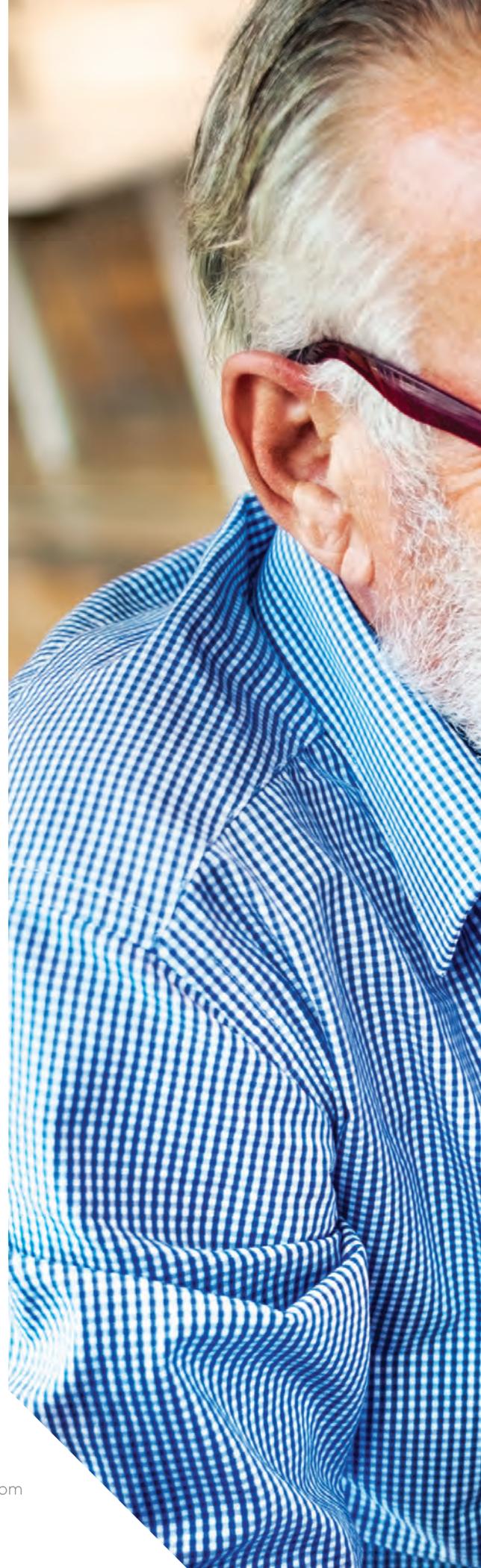
Not only do marketing pieces need to deliver an important message in the most impactful way, but they need to be seen as often as possible. Watch any primetime TV show and notice how the commercial breaks quickly become repetitive. Prospect data is available up to 9 months in advance of their 65th birthday, giving ample time to incorporate a drip marketing campaign. **With our T65 Birthday Cards, you can market to the same list of prospects 8, 6, 3, 2, and 1 month prior to their birthday to maximize exposure and increase return on investment.**



Keep Data Fresh

Prospect data is updated on the first of the month each February, April, June, August, October and December.

Set reminders and save search parameters to make grabbing fresh prospect data as simple as possible.





MEDICARE SHOPPING BY THE NUMBERS

78%

Percentage of those aged 64 to 65 1/4 expecting to enroll in Medicare at initial age 65 eligibility, **in 2013.**

Percentage of those aged 64 to 65 1/4 expecting to enroll in Medicare at initial age 65 eligibility, **in 2017.**

52%

60%

2017 percentage of those aged 65 1/4 to 66 1/4, not currently receiving Medicare coverage, who plan to enroll before age 67 (or are not sure when they will).

2017 percentage of those aged 66 1/4 or older, not currently receiving coverage from Medicare, who plan to enroll within twelve months.

20%

0-3 months

The amount of time before age 65 when the proportion of Age-Ins reading direct mail, shopping online, calling an agent or attending a seminar peaks before tapering off.

31%

Peak proportion of Age-Ins reading direct mail.

53%

Peak proportion of Age-Ins shopping online.

12%

Peak proportion of Age-Ins calling an agent.

18%

Peak proportion of Age-Ins attending a seminar.

SOURCE: 2018 Medicare Shopping and Switching Study, Deft Research

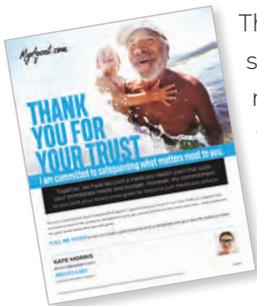


LIFE[®] MADE EASY

NO MORE EXCUSES

Selling final expense has never been easier. From start to finish, Life Made Easy is the most complete final expense selling system on the market, available exclusively through JSA. Here's how to use it:

▶ Start the Conversation



The secret to selling final expense is simple—if nobody knows you offer it, nobody's going to buy it from you. Use the catalog of marketing materials to generate interest from your clients to learn more about this important coverage and set up individual appointments to dig deeper.

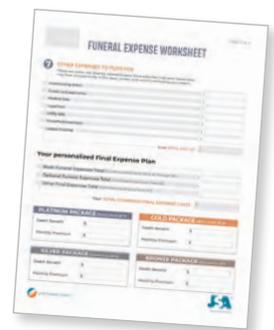
▶ Educate & Motivate

Designed for both in-person and virtual meetings, the flip chart and brochure provide everything you'll need to educate your clients on the value and need for final expense insurance.



▶ Connect & Sell

Use the Final Expense Sales Worksheet to wrap everything up and customize a solution to your client's individual needs. Showing real-life scenarios and providing options for different benefit amounts will empower your client to make a decision that best fits their goals and budget.



Learn more about the Life Made Easy Final Expense Sales System and our top carrier partners by visiting www.life-made-easy.com.



▶ Annuities Made Easy

The annuity marketplace equates to over \$200 Billion in new placed premium annually, and Medicare aged customers remain the holders of a vast majority of the nation's wealth. The number one fear for a large majority of retirees is outliving their money and annuity products put that fear to rest. Our training presentations are designed to help you familiarize yourself with the top-selling annuity carriers in the

nation and to learn how to fact find, data collect, and position the right insurance products to take care of the customer's vast financial needs. Add annuities to your practice, help safe guard your customers with financial protection, and make more money!

ANNUITY SALES MADE EASY AND PROFITABLE!
ANNUITY SALES ARE UP | START QUOTING NOW!

- 65** AVERAGE 57th CUSTOMER PURCHASE AGE
- 6.5%** AVERAGE PURCHASED ANNUITY SIZE IS \$154,851
- 100%** CUSTOMER SAFETY FROM MARKET VOLATILITY
- \$120** AVERAGE FRA RATE OF RETURN U.S. 30-43%
- SALES ARE UP 15% YEAR TO DATE** A 15 YEAR HIGH!

WHAT ARE YOU WAITING FOR?
CALL US AT 800-368-8888 OR VISIT WWW.AGENTRESOURCECENTER.COM TO START SELLING TODAY!

▶ Hospital Indemnity Made Easy

The rapid growth of Medicare Advantage plans has created a huge opportunity for agents across the country—hospital indemnity sales. Just like adding a supplement to original Medicare, hospital indemnity plans (HIP) enhance your client's MA coverage by providing financial assistance for high out-of-pocket items, like inpatient hospitalization, outpatient surgery, ambulance rides and even a cancer diagnosis. To help you take full advantage of this growing market we have a full suite of agent training videos so you can learn everything you'll need to know to make the most of every opportunity. Building your portfolio and positioning these Hospital Indemnity products during the time of your Medicare sale is simple.

HOSPITAL INDEMNITY INSURANCE PRODUCTS ARE IN HIGH DEMAND!
LET THE SOA FORM DO MORE THAN COMPLIANCE

- IT'S COMPLIANT TO SELL HOSPITAL INDEMNITY PLANS DURING YOUR MA + PDP APPOINTMENTS.
- MyQuote** HOSPITAL INDEMNITY PLANS ARE UP
- \$350** AVERAGE FIRST YEAR COMMISSION

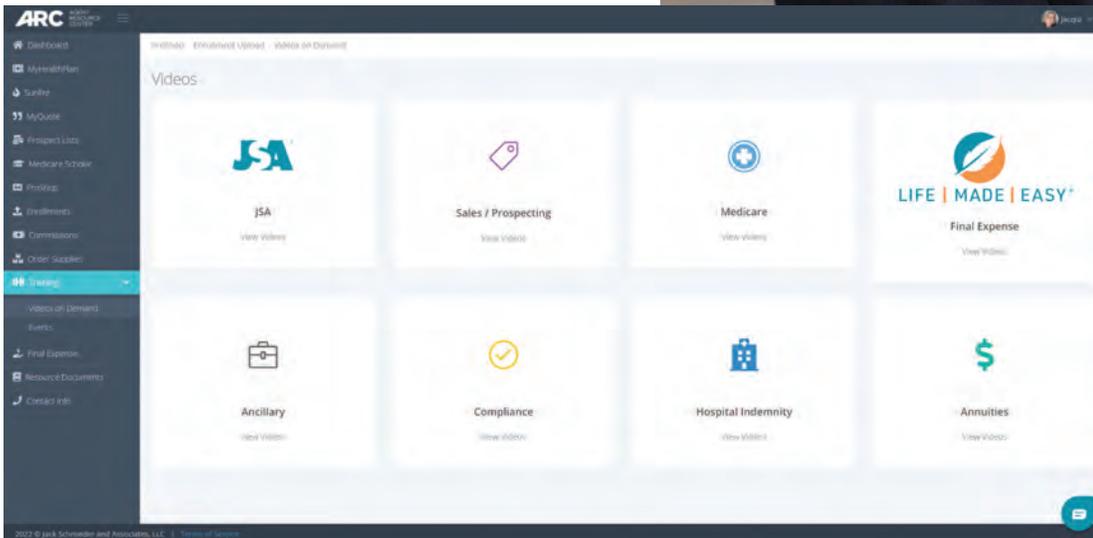
WHAT ARE YOU WAITING FOR?
CALL US AT 800-368-8888 OR VISIT WWW.AGENTRESOURCECENTER.COM TO START SELLING TODAY!

TRAINING

Live. Online. On Demand.

▶ Knowledge is key to success. JSA offers regular training videos to keep agents up to speed on many topics including Medicare, Low Income Subsidy, Dual Special Needs Plans, Final Expense, Ancillary Products, Annuities, Hospital Indemnity, Industry Updates, Sales & Marketing Training, Compliance and much more.

We also have a full schedule of in-person training events across the country featuring our Medicare marketing and sales experts, in addition to leading industry guests on a variety of topics and products.



GTL GUARANTEED TRUST LIFE

GTL: Experience You Can Trust

- Located in Glenview, IL
- Founded in 1936
- Mutual Company
- Licensed in 49 states
- AM Best Rating A-

FOR AGENT TRAINING USE ONLY. This content is not to be distributed to clients.

JSA Medicare 101

JSA Selling Final Expense to Your Medicare Clients

JSA BACKGROUNDED AND LICENSED **unkefer** FINANCIAL SOLUTIONS DIVISION

Pillars of Annuities

- Guarantees
- Tax Deferral
- Growth
- Safety
- Income
- Incontestability (probate avoidance)

Guaranteed Income Solution scenario

Samantha 68 F

Investment goal: The ability for guaranteed retirement income.

How the built-in Guaranteed Income Solution works

IN YEAR 1, Samantha purchases a Individual Fixed 10 Year interest-creditable for \$100,000. She can withdraw 5% of her funds income in the future. She can purchase more income than she needs needed.

Samantha is guaranteed a 5% single interest rate on her income benefit for each year for the first 10 years or until her first withdrawal, whichever comes first.

Scenario	Withdrawal Rate	Income Benefit	Life-time withdrawal percentage	Life-time withdrawal amount	Guaranteed Income
Scenario 1: Samantha decides to begin taking withdrawals immediately	5.00%	\$50,000	4%	\$4,000	\$60,000
Scenario 2: Samantha decides to wait 10 years before withdrawing	5.00%	\$100,000	4.50%	\$4,500	\$94,500

JSA Medicare Marketing Compliance

JSA Medicare Supplement vs. Medicare Advantage

Scope of Appointment

Use generic SOA form

Always ask clients to initial Hospital Indemnity Products!

©2019 JSA | 10/19/2019

ENROLLMENTS

Paper Apps, Only Better.

▶ The industry has made great strides over the past decade in introducing exciting new technology (like MyHealthPlan) and in developing online capabilities that streamline the new business process. Even with these advancements, there are times when completing a paper application is still the best option for clients and agents across the country. Submitting paper applications comes with a specific set of challenges, like missing or incomplete information, extended delivery and processing times, and the potential for enrollments to be lost entirely.

PRO TIP

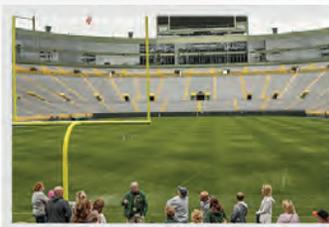
Use a scanning app on your smartphone to create PDFs and upload enrollments to JSA after each individual appointment and eliminate the need for back-office work later in the day.

The Enrollments page was designed to make paper applications better, by providing a secure, electronic method for submission. Uploads are safe, secure, encrypted and immediately trackable as the JSA New Business Team completes their review before sending the enrollment directly to the carrier. If errors are found, they are corrected with the agent prior to submission to avoid the carrier reaching out to the client directly for resolution.

GET READY TO PARTY AT OUR LAMBEAU FIELD 5.0 ANNIVERSARY BASH!

AUGUST 3RD & 4TH, 2022

GO PACK GO!



You don't have to be a fan of the Green Bay Packers to enjoy our Birthday Party, you just have to be a fan of JSA! We are humbled and blessed to have forged so many relationships with so many wonderful agents across the country, it's only fitting that we celebrate where it all began—the great dairy state of Wisconsin and the house of Vince Lombardi!

Back when JSA was rapidly expanding in the Midwest, some of our first training events were held at Lambeau Field. This August, we return once again for our Agent Appreciation Tailgate Party and Anniversary Bash. Come for the food. Come for the tailgate party. Come for all of the big, and we mean BIG, surprises we'll have in store for you. Perhaps you'll be our special guest if you win the Mustang GT, because that's where we'll hand over the keys to your new 5.0! Stay tuned for all the details.





FROM FARM HOUSE TO POWERHOUSE!

Milk checks and Medicare Advantage plans—JSA is steeped in history

► We've come far since 1972, when Jack Schroeder leveraged his years of experience at Mutual of Omaha and took a fledgling independent agency from a rural farmland office in the dairy state of Wisconsin to a national FMO powerhouse!

It seems like yesterday that Jack was selling life insurance, long term care and Medicare Supplement plans to farmers across rural Wisconsin. A chance meeting between Jack and Don Rutherford at Bankers Life changed all of that. It was the infamous moment when

son, Brian Schroeder, carried the JSA torch and realized Don's next vision of building a national distribution channel for the skyrocketing Medicare Advantage Private Fee for Service plans offered by SecureHorizons. The rest, they say, is history.

Making the right moves at the right time and having a deep understanding of the Medicare market and where it's going is what JSA is all about. There's no better time to join forces with JSA and reap the many rewards of our exceptional agent-services and opportunities you'll have access to.



CONTACT US

- ▶ **TOLL FREE:** 1-800-203-0433
- ▶ **ENROLLMENT FAX:** 1-877-545-2070
- ▶ **CONTRACTING FAX:** 1-800-682-5598
- ▶ **EMAIL:** info@jsaonline.com
- ▶ **WEB:** arc.jsaonline.com

OUR LOCATIONS



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Fort Myers, FL 33912



610 Uptown Blvd, Ste. 4500
Cedar Hill, TX 75104

