

New Benefits / miQuotes

Generating revenue doesn't have to be time consuming or complicated



Create additional revenue by leveraging your existing relationships and not your time. Introducing the **New Benefits** platform: a simplified approach to selling insurance and discounted benefits.

Don't worry about running quotes, explaining products, taking applications and processing the business. Through your own co-branded website combined with the **New Benefits** call center, you can provide for your clients' and prospects' insurance and discounted benefit needs.

New Benefits does the work and you get paid!

One Online Platform. Two Distinct Revenue Opportunities.

Offer voluntary insurance plans and discounted benefits to employers, groups, associations and their families with:

- No minimum group size
- No participation requirements
- No payroll deductions
- No list bill for HR departments

Turn your relationships into an unlimited supply of leads.

miQuotes Insurance

Empower your agency with the miQuotes Call Center

Sales and service are offered online and by their call center who will act as the processing center for your agency.



Available Plans

- Term Life Insurance
- Return of Premium Term
- Permanent Life including Universal & Whole Life
- Guaranteed Issue Life
- Cancer Insurance
- Critical Care Insurance
- Accident Insurance
- Short Term Medical & Student Health Insurance

Discount Benefits

Offer your clients discount benefit packages... and earn commissions in the process.

Your co-branded website will allow your clients and prospects a choice of 3 discount benefit packages, which can include useful benefits such as:



- Identity theft protection
- Roadside assistance
- 24/7 phone access to doctors
- Dental benefits
- Vision benefits
- *Free Discount Pharmacy Card*

As with the miQuotes insurance platform, the work is done for you.

If you would like more information about this opportunity visit www.miquotes.com/3markFinancial or call 1-888-533-6275

miQuotes Insurance

You bring the relationships and we'll do the rest...



Introducing the **miQuotes** platform: a simplified approach to selling insurance using online quoting combined with licensed insurance agents in a call center environment.

At 3 Mark, we recognize time is your most valuable asset. And that time is best spent developing relationships, not running quotes, not taking applications, not delivering policies.

Through miQuotes' unique blend of technology and touch, you can now expand into new markets and create revenue streams by leveraging their time and resources

A Turnkey Solution for Agents

- Create your own customized co-branded website utilizing the miQuotes technology
- Offer term, ROP, permanent, dental, vision, health/medical, disability, accident and more through a single platform
- Online, real time application tracking through your website
- Leverage the MiQuotes call center staffed with licensed agents who will sell, service, process and deliver the business
- Create additional **Free** websites for associations, businesses, P&C agencies, etc.

It's that simple!

Target Markets

- Employer Groups
- Associations
- Financial Institutions
- Churches
- Chambers of Commerce
- School Districts
- Multi Level Marketing
- Organizations
- CPA's

The Paperless System



Obtain quotes online via co-branded website



Agent or client submits application requests to our processing center



We provide all processing

Policy is delivered to the client and commissions are paid

Power of Flexibility
Power to Sell
Power to Process
Power to Deliver

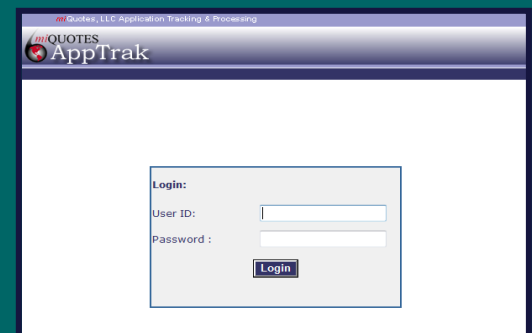
Customized Quoting Engine

Agents and their clients can get quotes and request applications 24/7 from the privacy of their home or office.



Access to miQuotes AppTrak System

Agents can track their business 24/7 with real time updates from the processing center.



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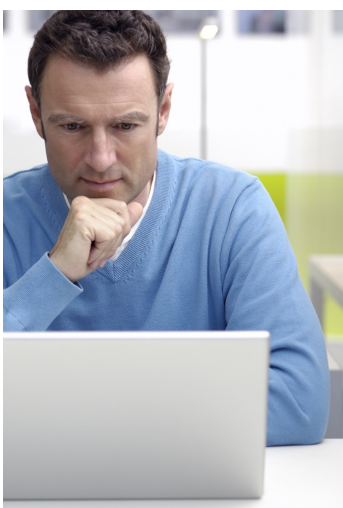
New Benefits

Low cost/high value products that create additional revenue for you



3 Mark enables you to bring popular discount lifestyle and health benefits to your clients and prospects through New Benefits, the leader in this market. Leverage your relationships and not your time with your own co-branded website and New Benefits' call center.

Each benefit package is fully commissionable to you. You bring the relationship... New Benefits will do the rest...sell, service and fulfill.



Discount Lifestyle & Health Benefits

A Highlight of the Most Popular Programs

Identity Theft

- Join the LifeLock program and no longer worry about having your identity stolen. Backed up by a \$1 million guarantee

TelaDoc

- 24/7 telephone access to physicians trained in tele-medicine who may prescribe medication over the telephone

Roadside Assistance

- 24/7 auto assistance for towing, gas delivery and related services

Dental

- Save 15% to 50% on everything from general dentistry and cleanings to root canals and crowns at selected dentists in your area

Vision

- Save an average of 20% to 60% on prescription glasses and 10% - 30% on eye exams. Save up 50% off the national average on LASIK surgery

Pharmacy Discounts

- Save 10% to 60% on prescription drugs at retail and mail-order pharmacies

Golf, Condo and Movie tickets

- Save money on lifestyle purchases while having fun or planning a vacation

Available Packages

PREMIER PACKAGE

\$12.95/mo.

\$3.95 application fee

- Aetna Dental Access ®
- Coast to Coast Vision
- New Benefits Retail and Mail Order Pharmacy
- TelaDoc™
- Nurse Hotline
- Nation Safe Drivers Roadside Assistance
- Vitamins and Diabetic Supplies
- Hearing Aids & Hearing Products

PREMIER PLUS PACKAGE

\$19.95/mo.

\$3.95 application fee

All of the benefits of the Premier Package plus:

- LifeLock - Family Membership
- UHS Chiropractic
- Pet Assure Pet Care
- Alternative Health and Wellness

EVERYTHING PACKAGE

\$24.95/mo.

\$3.95 application fee

All of the benefits of the Premier and Premier Plus Package plus:

- Golf Access
- Movie Ticket Program
- Hotel Access
- Condo Access

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New Benefits / miQuotes



Getting Started With New Benefits/miQuotes

Are you are ready to begin offering quality, affordable benefits to your clients and prospects and create additional revenue by leveraging your existing relationships and not your time?

Getting started is fast and easy!

What You Get With the miQuotes Program

- Fully customized multi product – multi company quoting engine customized to your agency
- **Free** Promotional HR and Association Advantage websites to help you prospect
- Leads sent to you 24/7 from your accounts
- Application Tracking system
- Optional call center to sell, service process and deliver your business (case is split with call center) Keep all the commissions if you want to do the sales, service, process and delivery functions!
- Traditional commissions
- **Free & unlimited** Voluntary Insurance Program (VIP) websites that you can create in minutes. Yes, you can create hundreds of VIP sites at no additional cost.
- **Free** Product of the Month promotion to your accounts in HTML or PDF format



How to Get Started

1. Request a Reservation Form and Website Application from 3MarkMarketing@3Mark.com
2. Complete the Reservation Form and mail the original copy to 3 Mark (Please include a list of all appointments you currently have for the carriers on the miQuotes platform)
3. Complete the website application and email it to 3MarkMarketing@3mark.com
4. When the Reservation Form and Website app have been received, your website will be created within 2-4 business days
5. miQuotes will contact you directly to customize your website (please allow an additional 1-2 days for customization.) At this time, you may decide on color schemes for your website, add your company logo, choose the products and services you want to offer, change graphics, etc. The options are limitless!
6. When you are satisfied with your site you may begin using it immediately

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New Benefits / miQuotes



Getting Started With New Benefits/miQuotes

We know you might have additional questions. Here is a summary of the most frequently asked questions and answers. You can contact 3 Mark's Marketing Department anytime with any addition questions. Visit www.miquotes.com/3markFinancial or call 1-888-533-6275.

FAQ's

What are the levels and how do I choose the level my agency needs to be on?

There are 3 levels of pricing for the monthly fees. Level 3 is \$99, Level 2 is \$69 and Level 1 is \$39. These rates are only good through March 31, 2010 at which point they'll revert to regular pricing where Level 3 is \$199, Level 2 is \$99 and Level 1 is \$49. So act now!

Here's a brief description of the levels:

Level 3 - \$99/month

This is the affiliate level. It allows you to create an unlimited number of websites and track business across all of them. You can set up both Level 2 and Level 1 access for others. You can also think of this level as the recruiter level.

Level 2 - \$69/month

This is the agency level. It allows the user to create Level 1 websites below them although it lacks the hierarchy tracking capabilities. This level is for those who are going out to associations or employers and looking to set up websites for them to make sales to consumers.

Level 1 - \$39/month

This is the association or agent level. They can only create the one website for themselves, but not for others.

Do I have to be licensed in every state or with every carrier on the platform?

Normally yes; however there are options if you are not licensed in a particular state or with a carrier on the platform.

What are the commissions?

If you decide to have miQuotes work the leads, you will be paid 60% of the normal agent level commission for all miQuotes insurance business. The agent level commission for Discounted Benefits is 35% of the retail price for the Premier Package, 27% of the retail price for the Premier Plus Package, 30% of the retail price for the Everything Package.

How are renewal commissions handled?

Renewal commissions will be handled the same as they would if you wrote a case outside this program, with the exception that you are receiving 60% of any renewals rather than the full 100% if miQuotes process the leads. You will receive full renewal commission if you choose to process the leads yourself.

What if I decide to end the contract?

The contract is for a minimum of 1 year.

Can I have miQuotes work leads from associations and employer groups, while work my existing client leads?

No. You have to decide to work all of the leads or let miQuotes work all of the leads through their call center of licensed agents. 95% of agents leverage the miQuotes call center by allowing them to work the leads. This frees you up to continue selling.

What carriers are represented on the platform?

American General, Assurity, Aviva, Genworth, Great American, HSBC, ING, Midland, Prudential, Protective of NY, Prudential, RBC, Transamerica, Travelers, US Life, United of Omaha

When will my credit card be charged?

Your credit card is charged when the reservation form is received at miQuotes.