



October 2011

➤ Why sell Funding Advantage? Here's why ...

Alternative funding plans are where the market is moving – fast! As the traditional, fully insured market feels the pressures of ObamaCare regulations and ever-increasing premiums, both employers and agents are looking for answers.

Allied's Funding Advantage is THE answer for both YOU and your CLIENT!

What's in it for you?

- Grow your business: Funding Advantage opens a new, fast-growing product market for small groups with 10-99 lives. In fact, the alternative funding group market is expected to grow 400 percent or more in the next few years!
- Maintain compensation levels: With the new ObamaCare Minimum Loss Ratio (MLR) regulations being implemented, carriers are being forced to push down costs and agent compensation is being pressured. Funding Advantage is NOT subject to MLR regulations and will pay generous and STABLE compensation.
- Easy to sell plan: The Funding Advantage Plan is designed to be an easy sell that provides a large savings potential for employers with healthy groups.

What's in it for your client?

- Large savings potential: Funding Advantage is all about savings. Our goal is to match or beat fully insured rates AND present the opportunity for an employer to see a refund that could be worth two to three months of their typical monthly contributions. The only risk they have is not seeing a refund at the end of the plan year!
- Control of their employee health plan: With Funding Advantage, employers will know exactly where their claims dollars are being spent. This allows the employer to educate themselves and employees and truly take control of healthcare costs.
- PPACA proof: Funding Advantage is not subject to PPACA rating regulations, keeping premiums safe from the "rate-shock" that is resulting from current and upcoming regulation implementations.

(Article continued on back)

Contact Allied Sales Support: (888) 767-7133 | sales@alliednational.com
P. O. Box 29189 Shawnee Mission, KS 66201-9189

Small Group Products

- Funding Advantage
- Indemnity Freedom
- Cost Saver
- CoreValue Health Plan
- HSA Qualified Plans
- Dental Design
- Term Life with AD&D
- Short Term Disability
- Long Term Disability

Individual Product

- Allied™ Short Term Medical PLUS



Yes!

Please send me information about:

- | | |
|--|--|
| <input type="checkbox"/> Group Health | <input type="checkbox"/> CoreValue Health Plan |
| <input type="checkbox"/> Funding Advantage | <input type="checkbox"/> Short Term Medical PLUS |
| <input type="checkbox"/> Group Dental | <input type="checkbox"/> Group Life & Disability |

Allied Agent Number _____

Name _____

Agency _____

Address _____

City, ST, ZIP _____

Phone () _____

E-mail Address _____

Why sell Funding Advantage? Here's why ... (continued from front)

Funding Advantage is a great opportunity for both you and the smaller employer to move into alternative-funding with little or no risk. When was the last time one of your groups received a refund for being healthy during the year? With Allied's Funding Advantage, the only risk an employer has is not receiving a refund at the end of the plan year!

For more information on Funding Advantage, or to order supplies, contact Allied Sales Support at (888) 767-7133 or email sales@alliednational.com.

The Funding Advantage plan is currently available for sale in CA, GA, IA, IL, IN, KS, MO, NE, NV, OH, OK, TN and TX. The plan is also approved for sale in other states. Please contact Allied Sales Support for quotes in states not listed above.

Funding Advantage Online Resources

Allied has several resources available on our website to help you market and sell Funding Advantage.

- Get trained on Funding Advantage and stop loss insurance quickly and easily! Visit www.alliednational.com/webinars.htm to view our two-part Funding Advantage training series or attend a live training series.
- Want to download the Funding Advantage PowerPoint presentation for you or for a client? Visit www.alliednational.com/powerpoints.htm. This NEW site allows you to view and download PowerPoint presentations for all of Allied's products – including Funding Advantage!
- Find out information about the plan, download the Funding Advantage brochure, and see the Allied Guide to Alternative Funding by visiting www.alliednational.com/funding_advantage.htm.
- Also available for marketing purposes are customizable promotional flyers. These flyers can be easily downloaded and customized with your marketing information. View the flyers at www.alliednational.com/co_op.htm.
- Increase your sales by placing Funding Advantage banner ads on your website! We have designed several banners you can use on your website or in emails that help promote Funding Advantage! To view and install the Funding Advantage banner ads, please visit www.alliednational.com/banner_ads.htm.

If you have questions or need assistance downloading any of our Web resources, please contact Allied Sales Support at (888) 767-7133 or email sales@alliednational.com.

New Short Term Medical PLUS rates

Allied is happy to announce that new, LOWER rates are now available for Short Term Medical PLUS in the fourth quarter of 2011!

We have updated our brochures and applications to reflect the new lower rates and trend factors. You can download updated brochures and applications by visiting www.alliednational.com/short_term.htm.

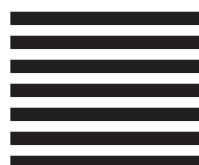
Don't forget, the easiest way to sell and enroll your clients in Short Term Medical PLUS is online through your personalized affiliate sales Web page. Enrolling online offers your clients more benefit options and they can choose an effective date as early as the next day. Quoting and selling online will give your clients higher deductible options not available on the paper application.

You can view an example of an affiliate Web page at tempmedsales.alliednational.com/?affiliate=4.

If you don't have a personalized affiliate Web page, or have questions about Short Term Medical PLUS, contact Allied Sales Support at (888) 767-7133 or email sales@alliednational.com.



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ALLIED NATIONAL INC
PO BOX 29189
SHAWNEE MISSION KS 66201-9525

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