

Be the right insurance agent



Preferred Associates

Presenter



General Lines Agent

Property and Casualty, Life, Accident, Health & HMO

ALVARO ALONSO CASTELLANOS

NPN: 3220736

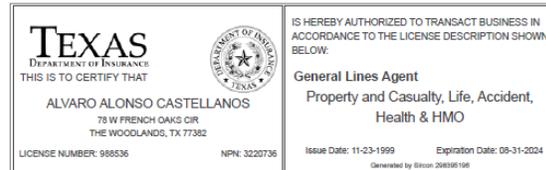
78 W FRENCH OAKS CIR

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™

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.

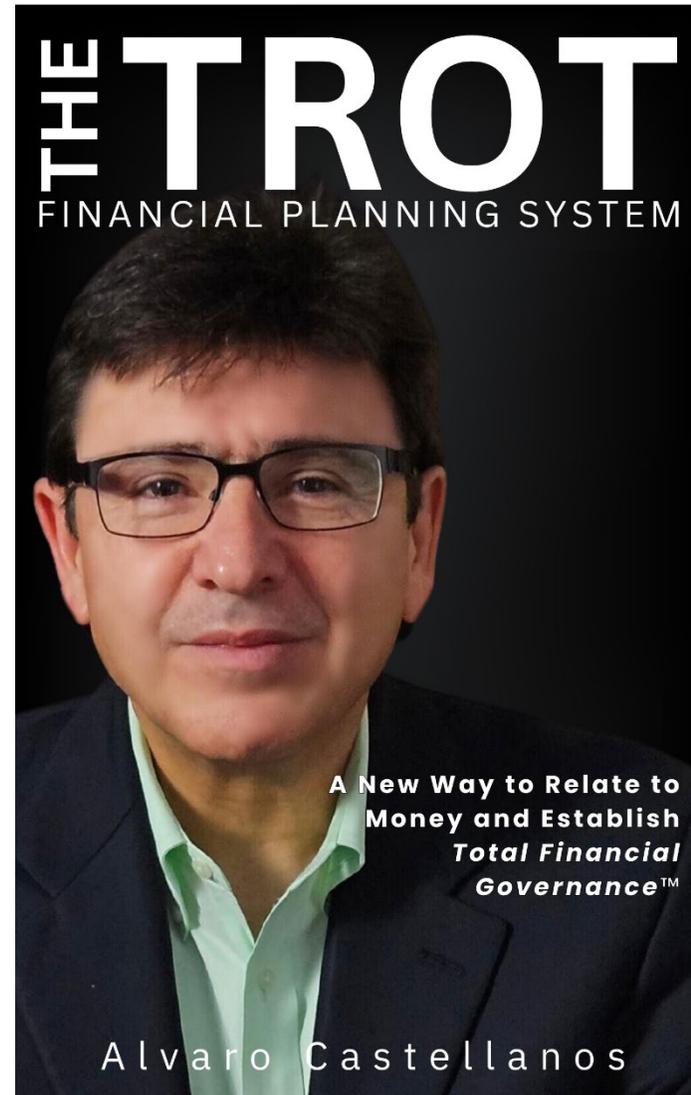
AWARDED ON March 17, 2009



Kevin R. Keller
KEVIN R. KELLER, CAE
CHIEF EXECUTIVE OFFICER

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

The TROT Financial Planning System



Our Group of Companies



PREMIER

INSURANCE CONTRACTS, INC.

www.prinsuco.com

Field Marketing Organization



**AMERICAN INSTITUTE
FINANCIAL EDUCATION**

www.ainfe.com

Educator

C.E. for agents by subscription

Financial Literacy for clients



**AMERICAN INSTITUTE
DIGITAL MARKETING**

www.amidim.com

Educator

Digital Marketing for Insurance Agents

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

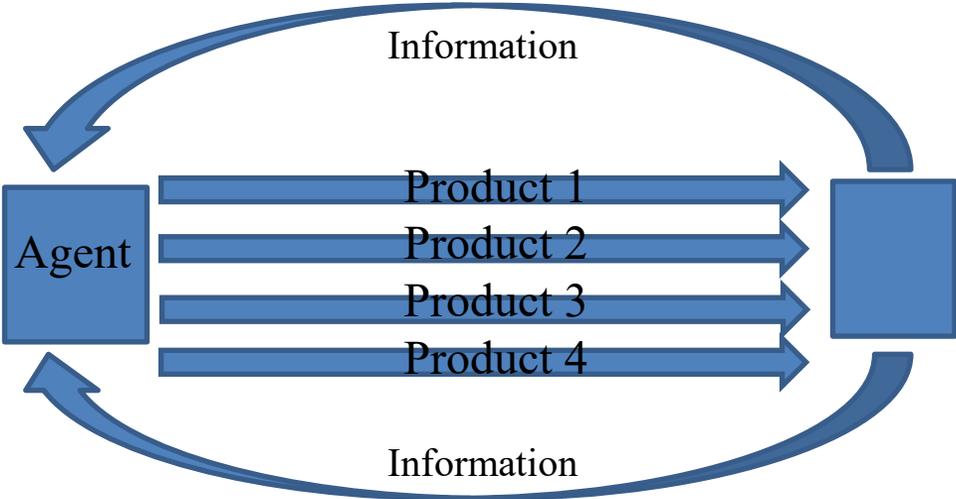
- Offer additional lines of business to your clients, thus enhancing your relationship with them.
- Get access to a digital marketing system at no cost to you.
- Increase your income with your present client base.
- Increase the number of clients you have.

What is Deterministic



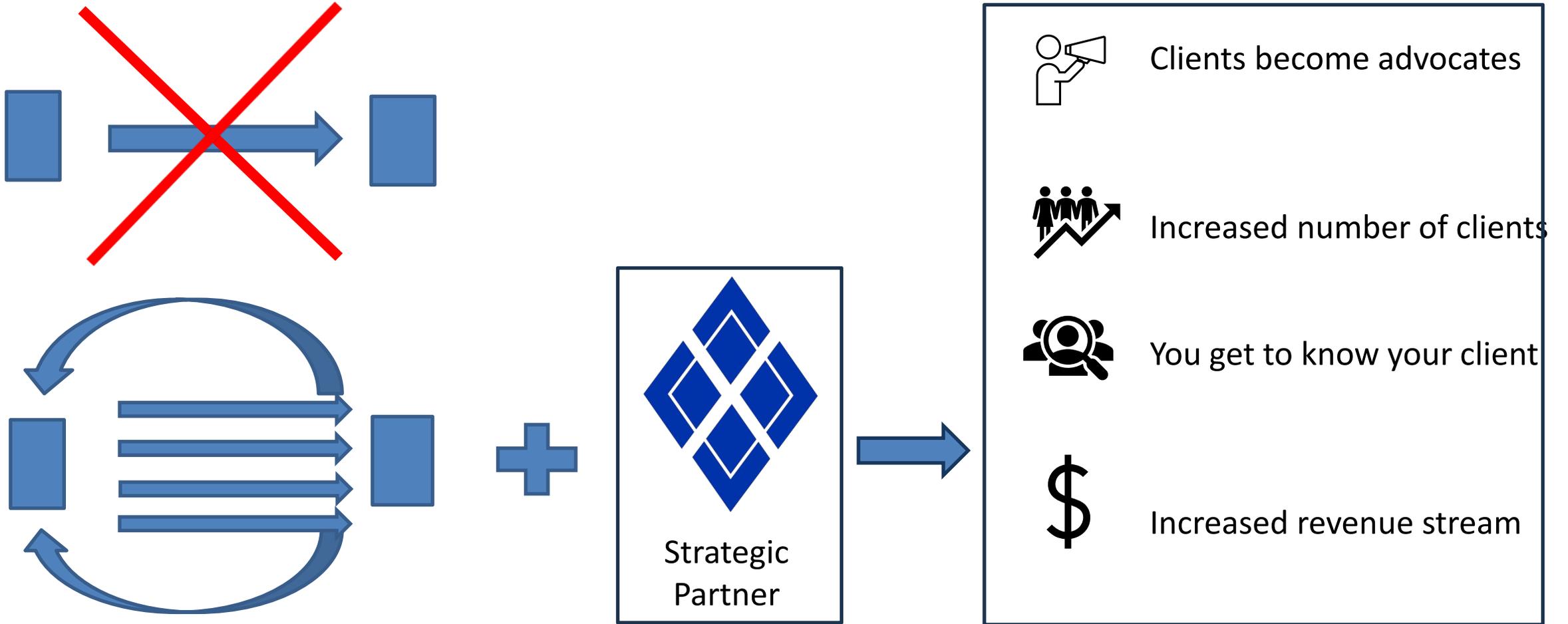
Product

VS.



Relationship

Value Proposition



www.prinsuco.com



Home

Marketing &
Sales

Insurance
Carriers

Agents &
C.E.

Resources

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Marketing

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Learn

Contact
Us

Premier Insurance Contracts, Inc

16750 Hedgcroft 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

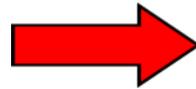


Lines of Business

- 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 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. **2023**

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				

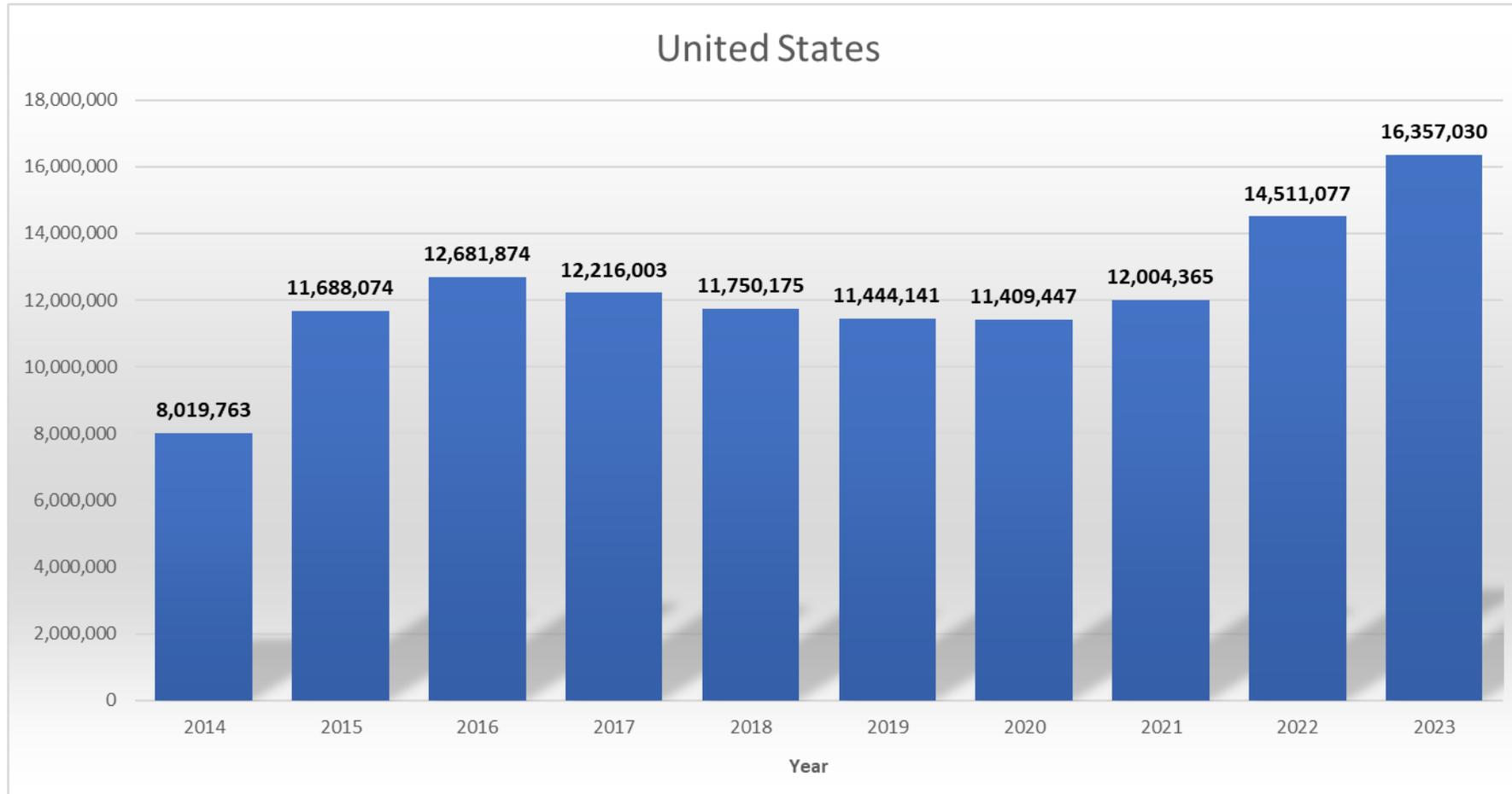
Part III Coverage Information

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)

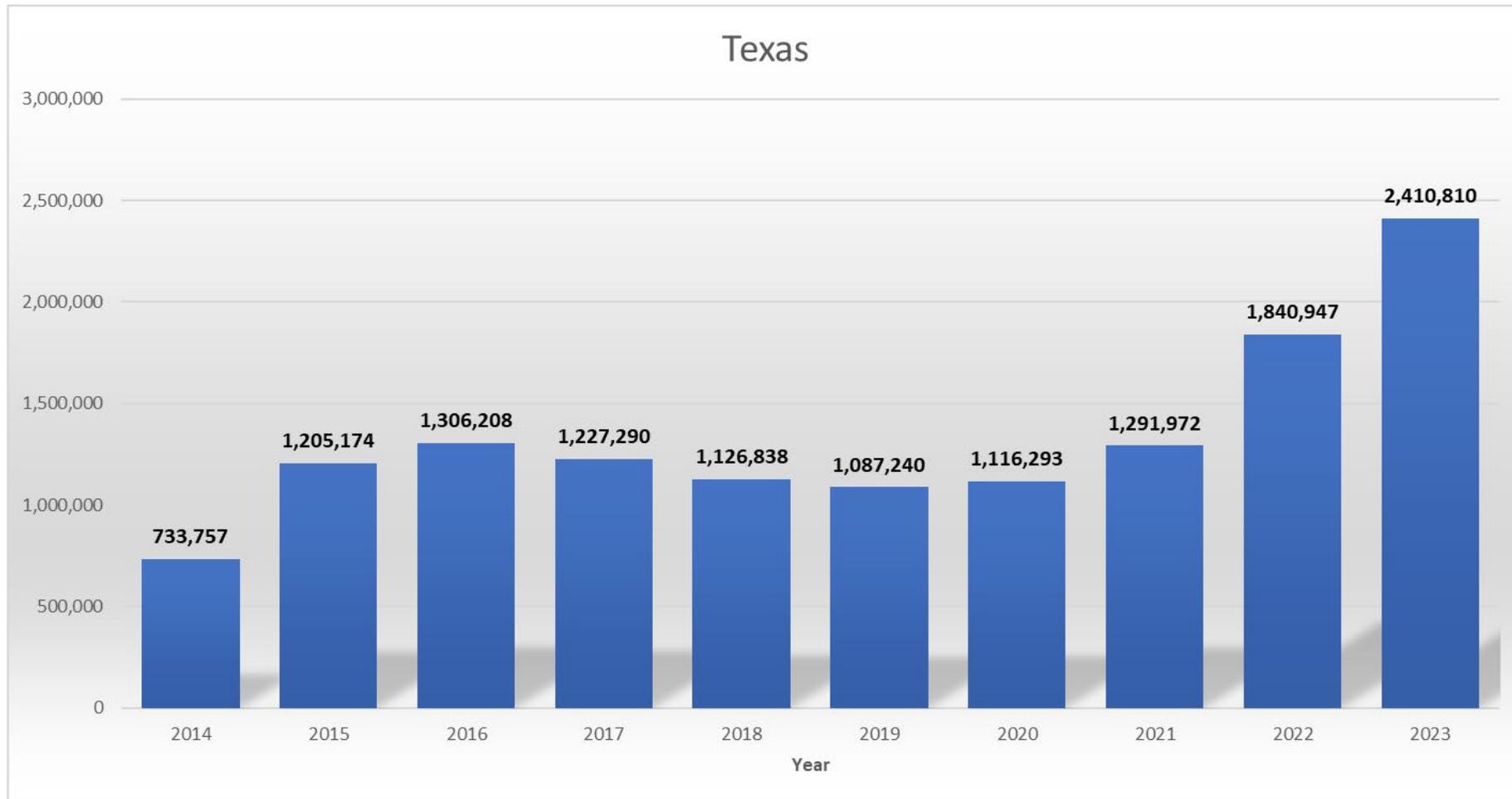
Enrollment in ACA Marketplace

Approximately 16.4 million people on an ACA plan in 2023.



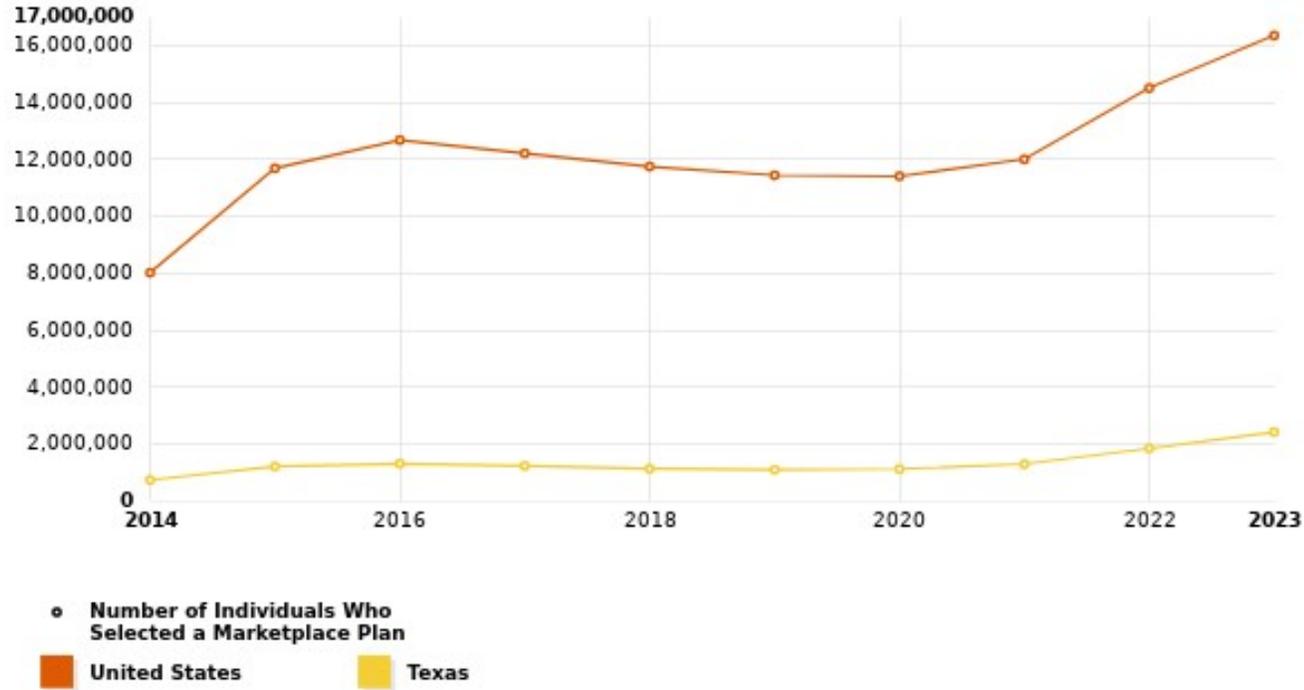
Enrollment in ACA Marketplace - Texas

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



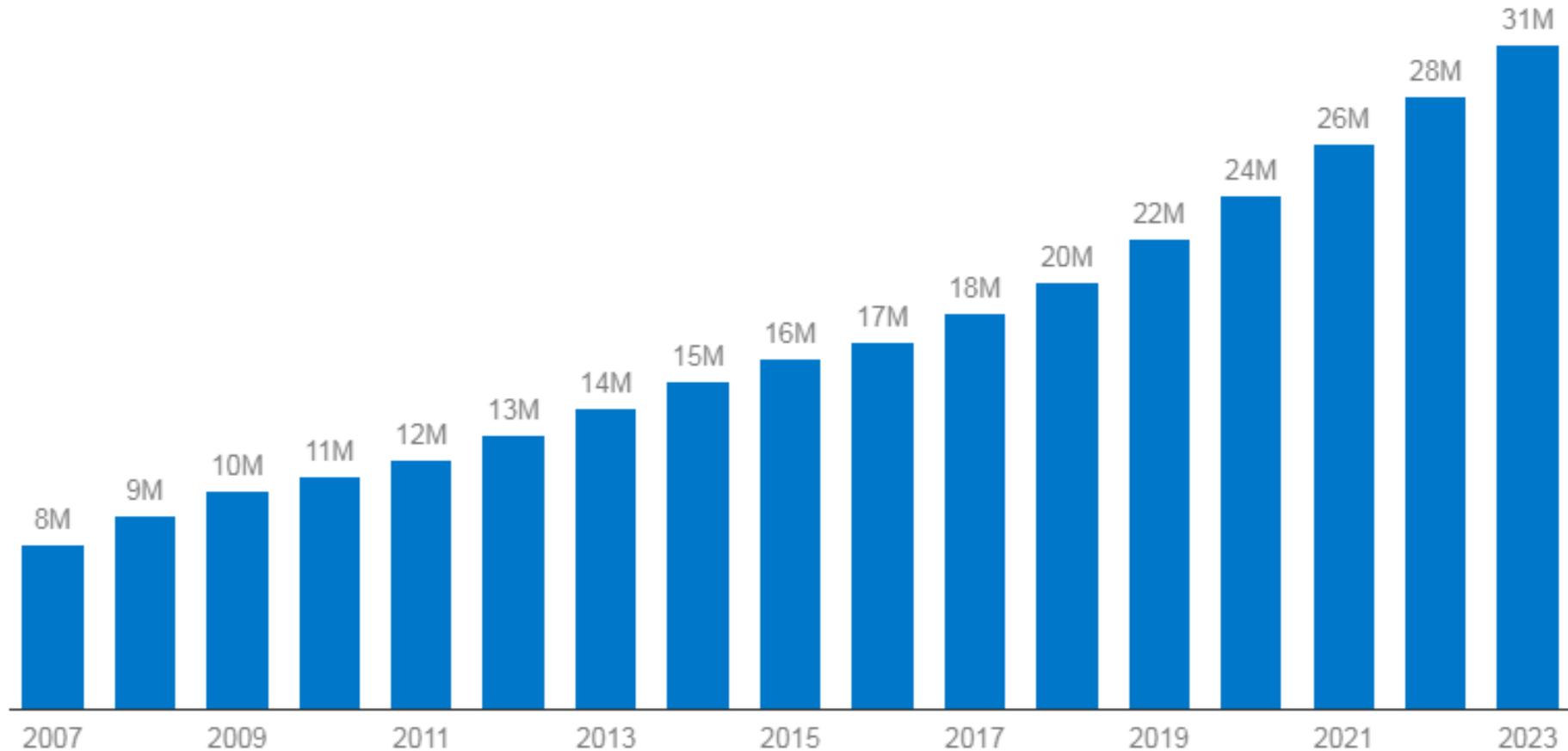
Think USA

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



SOURCE: KFF's State Health Facts.

Enrollment in Medicare Advantage

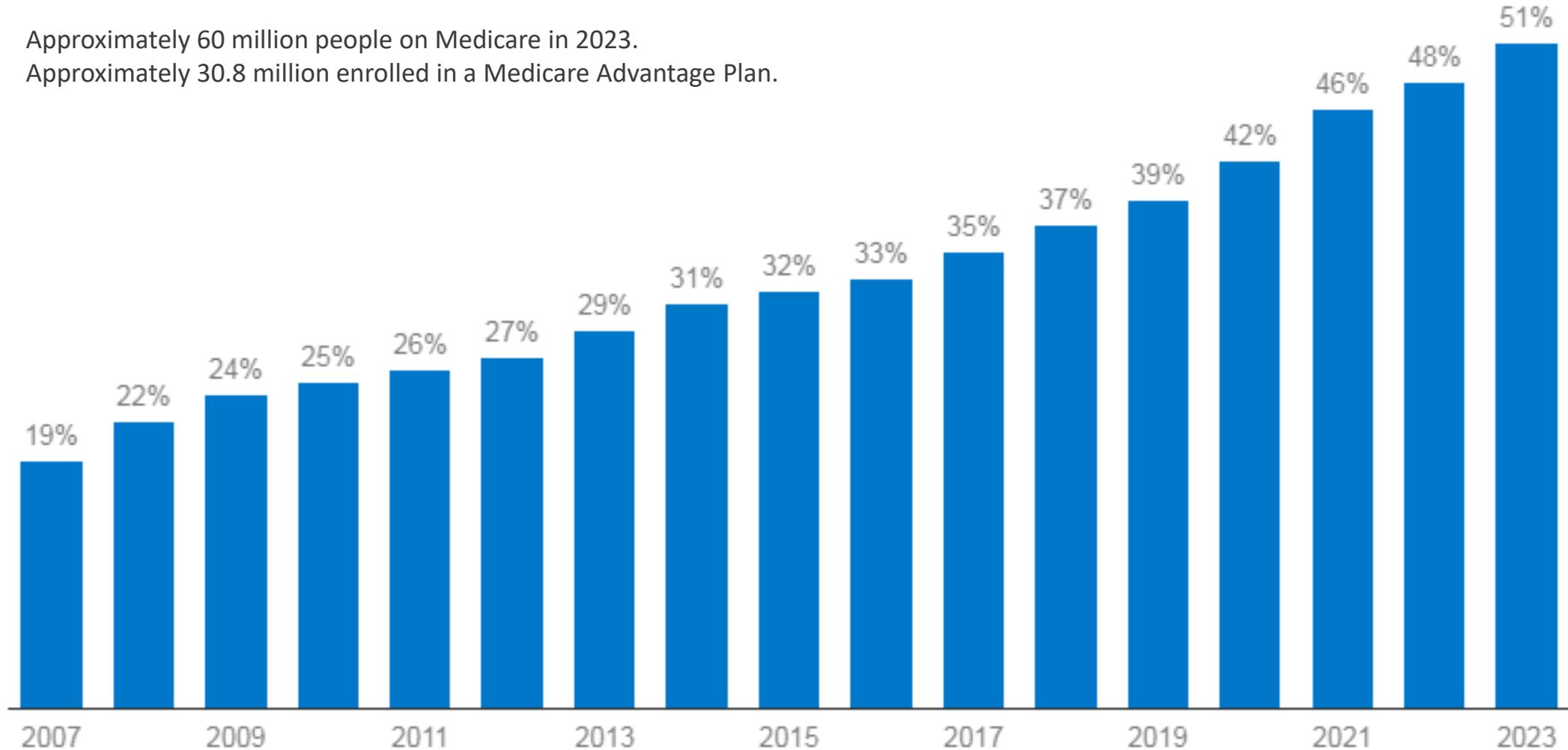


Approximately 60 million people on Medicare in 2023

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

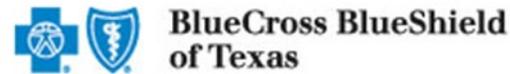


Humana.

wellcare™

aetnaSM

Medicare Advantage



Affordable Care Act (ACA)

Assurity.



Annuities

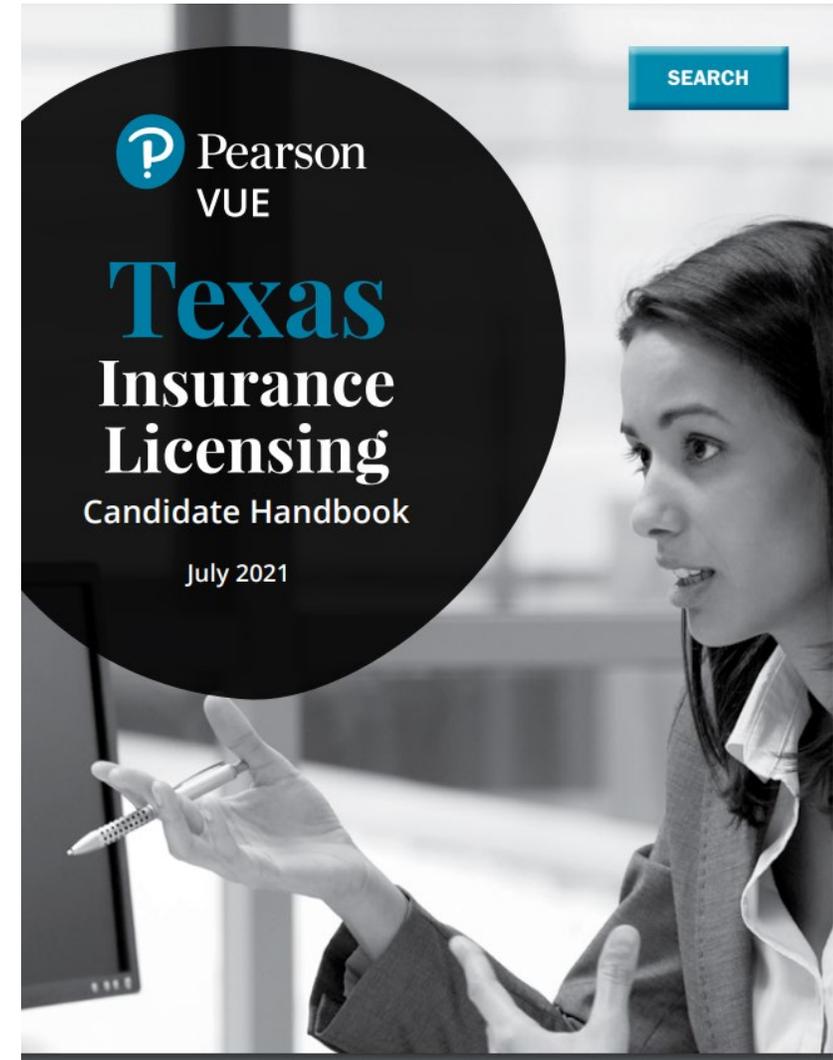
General lines - life, accident, health and HMO

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@AHIP
InsuranceEducation.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

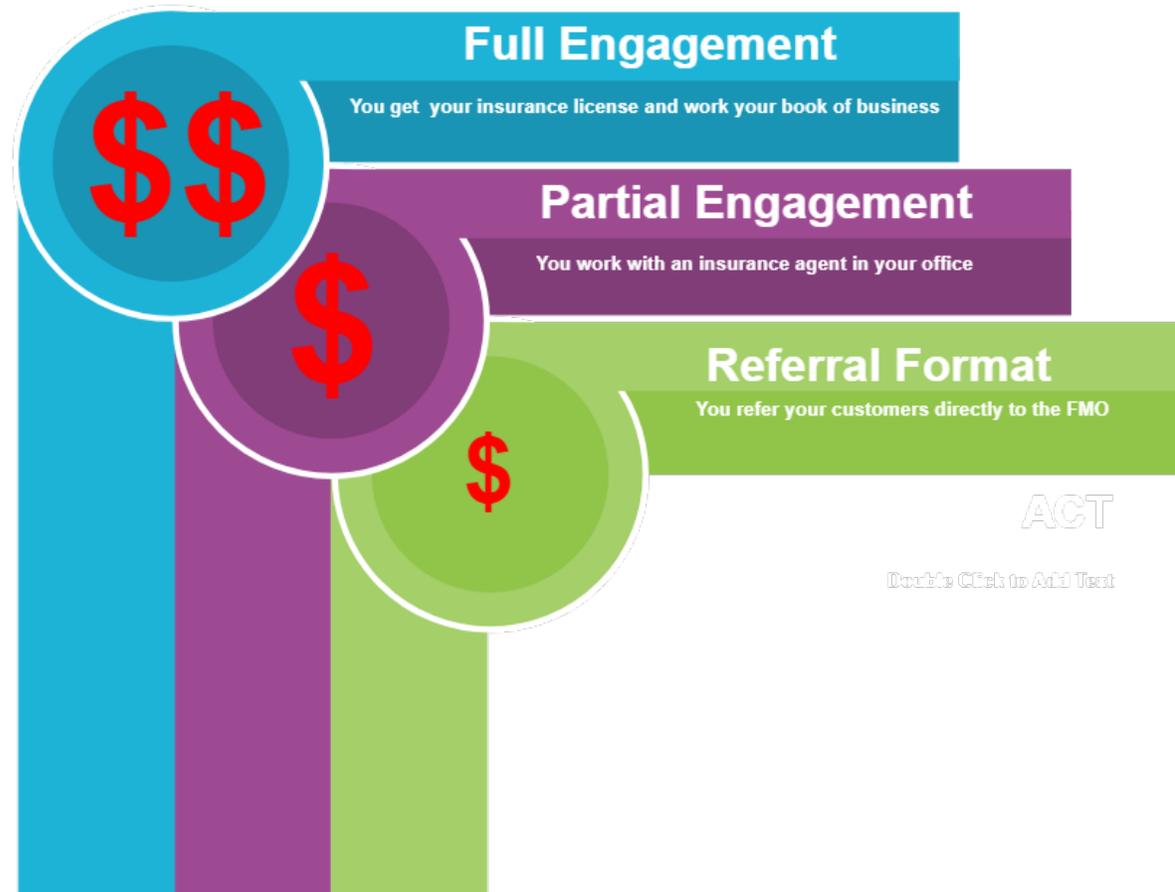


**Master the ins-and-
outs of disability
insurance**
Disability, Part I (Primer)
Enroll today

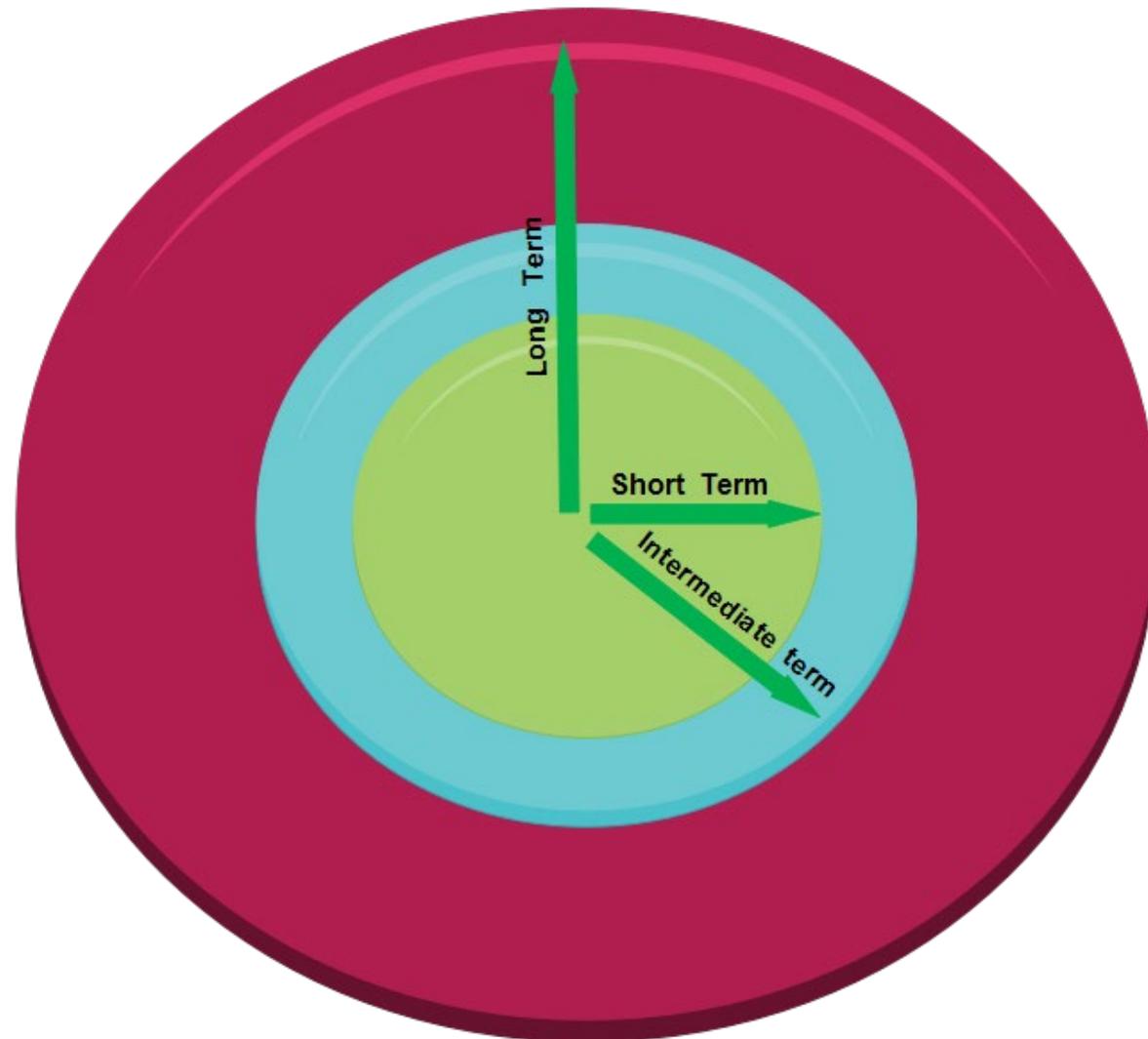


Three engagement formats

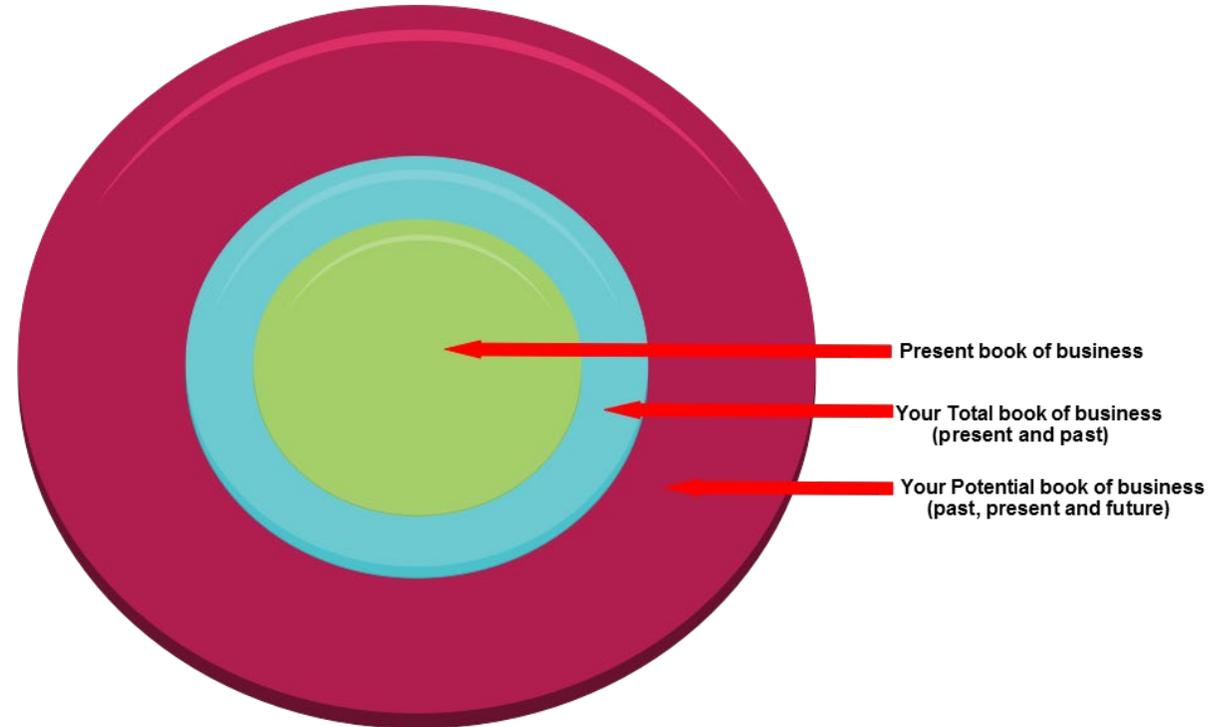
1. Full engagement – You getting licensed.
2. Partial engagement – We place an insurance agent at your office.
3. Referral fee – We process the client, and you get referral fee.



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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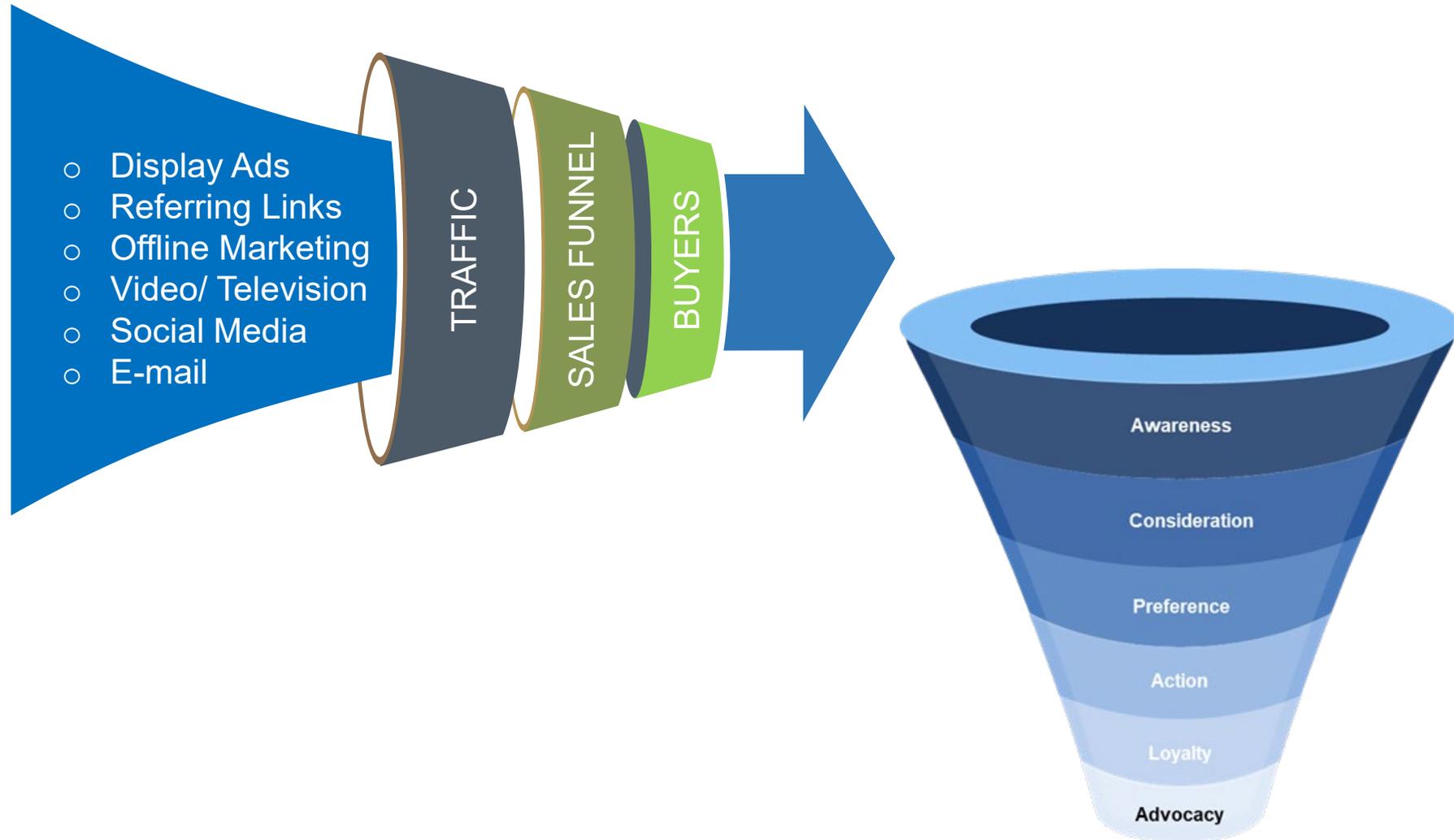


Our Mission

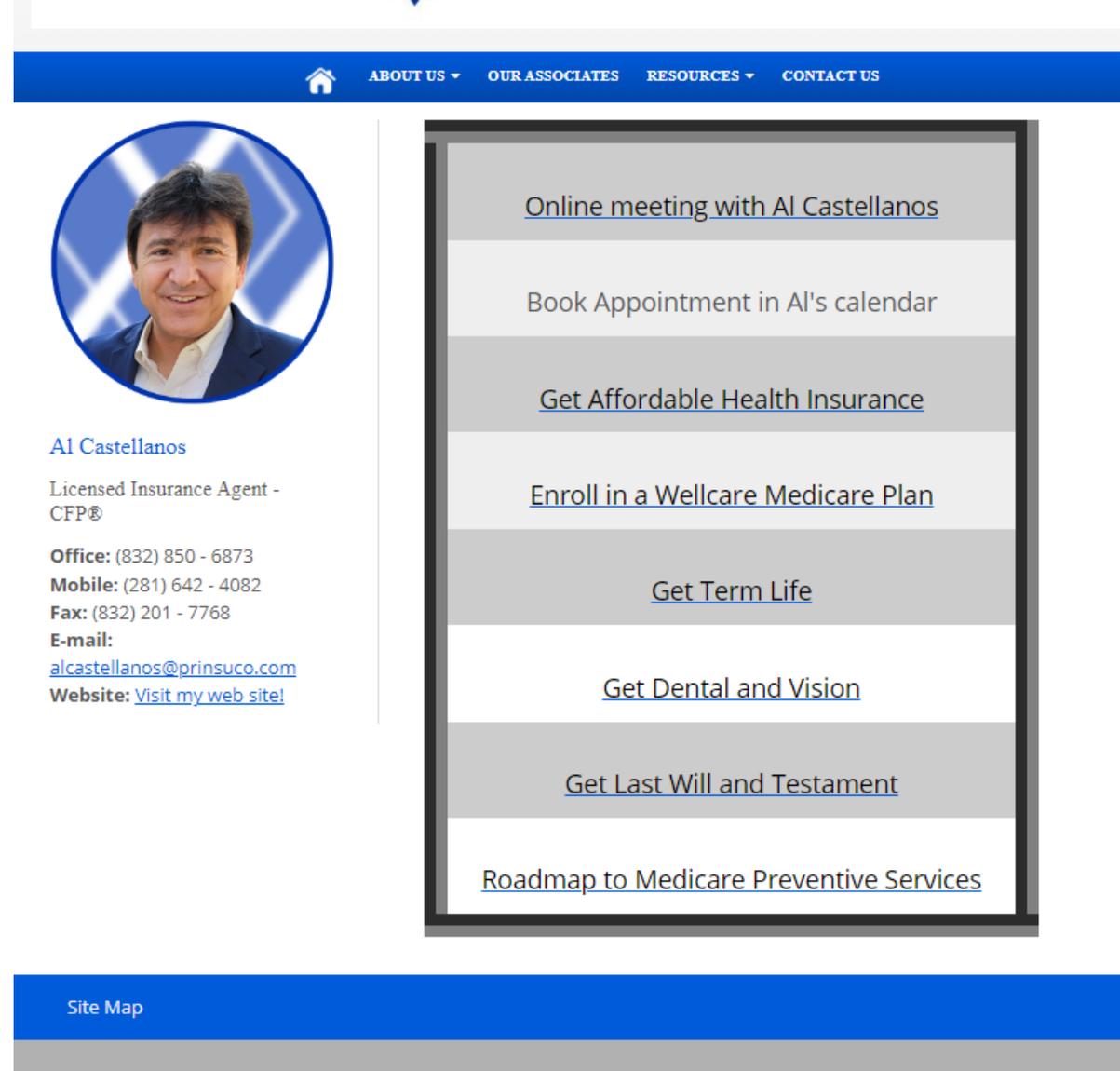
The mission of The American Institute of Digital Marketing is to educate and transform Insurance sales professionals into digital marketers. We do this through our commitment to the conversion power of a niche and product-focused based approach education.



The American Institute of Digital Marketing, Inc.



Basic eCommerce landing page



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[OUR ASSOCIATES](#)

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Al Castellanos

Licensed Insurance Agent -
CFP®

Office: (832) 850 - 6873

Mobile: (281) 642 - 4082

Fax: (832) 201 - 7768

E-mail:

alcastellanos@prinsuco.com

Website: [Visit my web site!](#)

[Online meeting with Al Castellanos](#)

[Book Appointment in Al's calendar](#)

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[Get Term Life](#)

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[Get Last Will and Testament](#)

[Roadmap to Medicare Preventive Services](#)

[Site Map](#)

eCommerce landing page components



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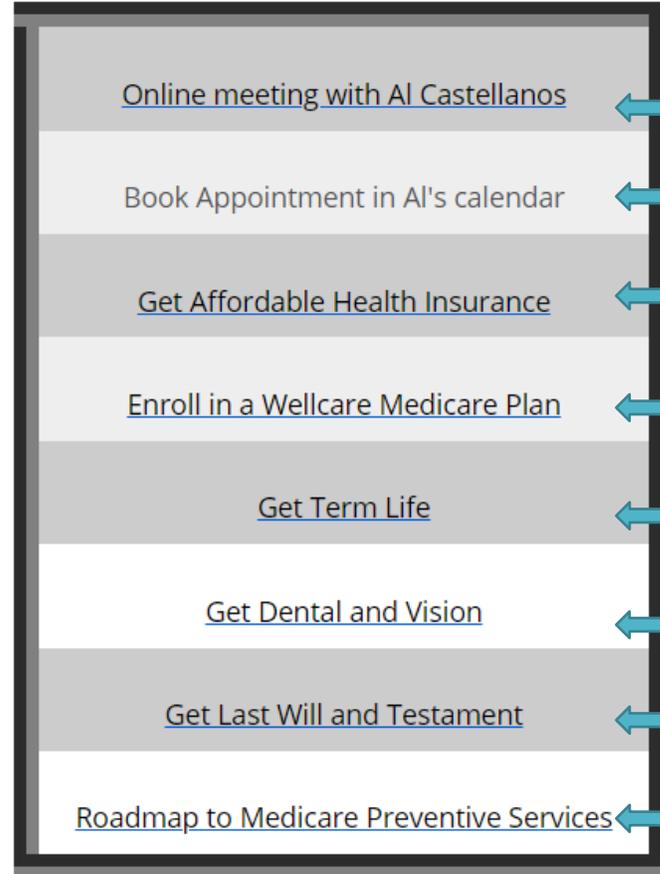
E-mail:

alcastellanos@prinsuco.com

Website: [Visit my web site!](#)



Your domain



Teleconference Channel

Digital Appointment Calendar

EDE HealthSherpa enrollment platform

Medicare Self Enrollment PURL

Term Insurance self purchase link

Dental and Visions self purchase link

Last Will & Testament purchase link

Medicare Advantage lead generation tool



Multiple Facebook Landing Pages

Alcastellanoswemasol

Alvaro Home

This is what your Page looks like to a visitor. [Switch back to your view](#) to manage this Page.

Alcastellanoswemasol
@alcastellanoswemasol

Home
Posts
Photos
About
Community
Groups
[Create a Page](#)

Alcastellanoswemasol
Hello, I am *Al Castellanos*
Welcome to my Financial

(281) 642-4082
alcastellanos@wemasol.com
alcastellanos.wemasol.com

Like Follow Share ... Call Now Send Message

Create a Post [E-commerce Website](#)

Write something on this Page... [Community](#) [See All](#)
[Invite your friends to like this Page](#)

Posts [About](#) [See All](#)

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

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

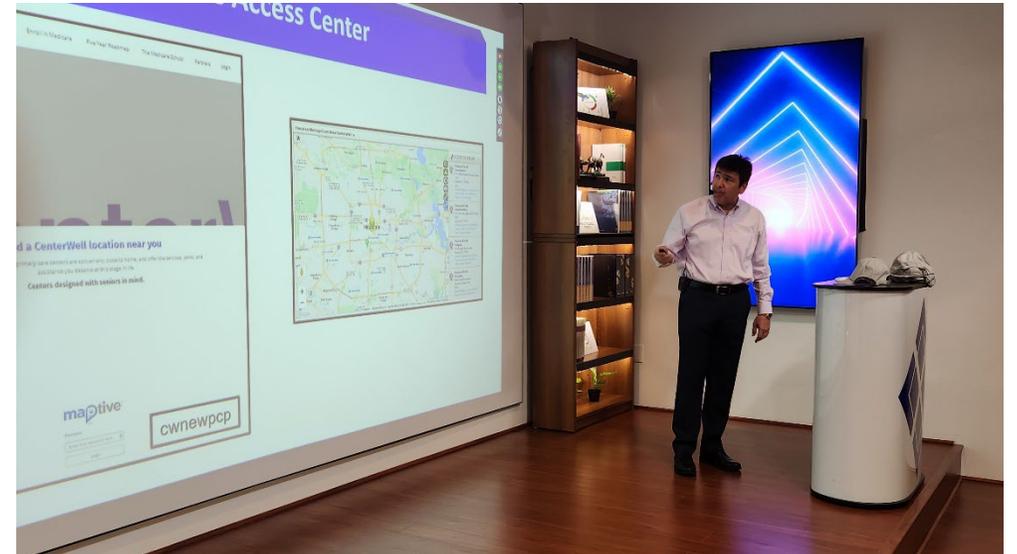


Al Castellanos
Certified Financial Planner

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

Siron | 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

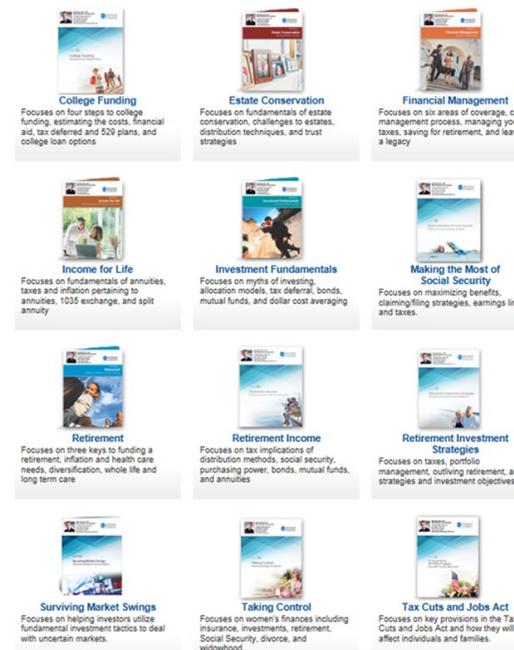
The American Institute of Financial Education, Inc.(112223)
www.ainfe.com Email: AC@AINFE.COM

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

PREMIER
INSURANCE CONTRACTS, INC.
PRESENTS
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!

- 01 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.
- 02 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
- 03 Elevate Clients with Expert Assistance**
Assist the influencer's clients with ACA plans, Medicare Advantage, Life Insurance, and annuities.
- 04 Invest in Marketing Empowering Partnership**
Premier Insurance Contracts, Inc. Invests Up to \$1,000 in your Mailout campaign as your dedicated Partner.

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

3

PREMIER
INSURANCE CONTRACTS, INC.
Lead Program

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

PREMIER
INSURANCE CONTRACTS, INC.
ELEVATE YOUR MARKETING STRATEGIES, ELEVATE YOUR BUSINESS!

PRINSUCO MARKETING KICKSTART PROGRAM

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
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www.prinsuco.com

Be the Right Insurance Agent

5

THE WH CLUB
The membership that promotes Financial and Health Well-being

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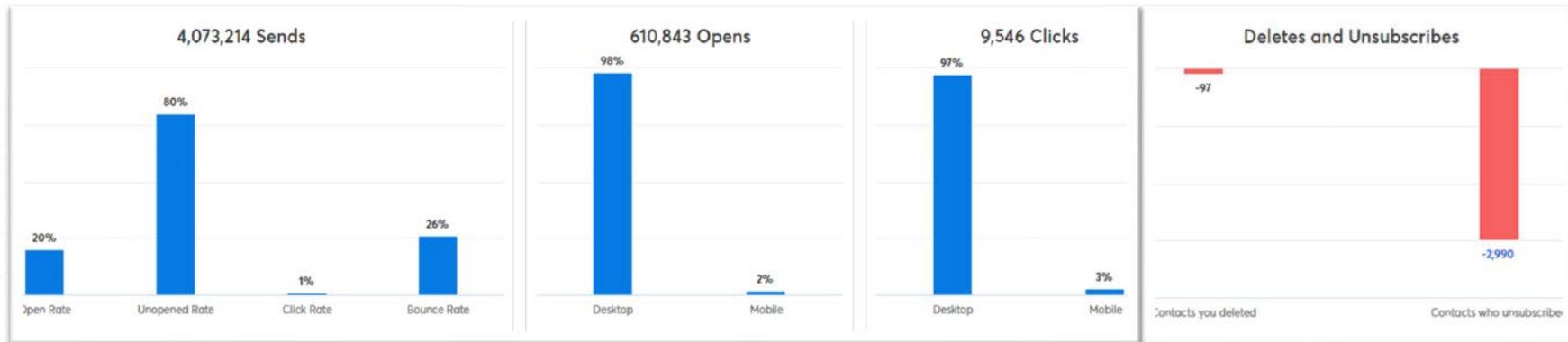
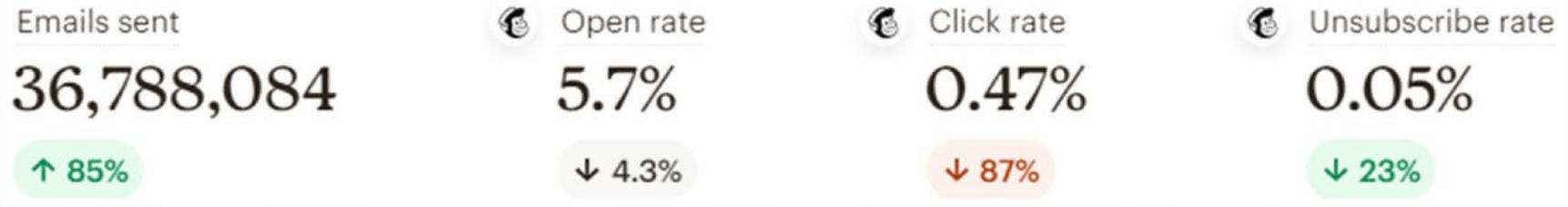
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Partner with Premier Insurance Contracts for immediate profit surges. In the dynamic realm of insurance and financial services, today's gains pave the way for enduring triumphs. Elevate your business to unprecedented heights, where expertise and profitability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

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