

**GBL Agent Advisory Board  
Meeting Summary  
Thursday, May 7, 2009**

**Advisory Board members in attendance:**

Jacque Blackman, Joe Campanelli, Tom Cirks, Mark Currie, Linda Gasper, Steve Gates, Jeff Gordon, Jim Gosselink, Angela Mahoney, Jeff Maki, Rick McCarville, Rich Miller, Bill Sjuln, Beth Steenhoek, Joe Weinman

**100% Vesting**

GBL remains committed to vesting agents 100% on day one. However, other General Agencies have been using GBL's policy to harm GBL and our agents. As a result, the Advisory Council unanimously agreed that GBL should reserve the right not to release an agent or their business in certain buy-out or merger scenarios.

**Black Diamond Club**

- GBL's agent incentive trip is expanding agents' product lines and helping our newest companies succeed.
- We've already had two agents qualify for the trip to the Dominican Republic, and many are well on their way.
- Access details about the Black Diamond Club:

Iowa Agent Incentive Trip ([www.iaagent.groupbenefitsltd.com](http://www.iaagent.groupbenefitsltd.com))

Nebraska Agent Incentive Trip ([www.neagent.groupbenefitsltd.com](http://www.neagent.groupbenefitsltd.com))

**The Other Health Plan ([www.theotherhealthplan.com](http://www.theotherhealthplan.com))**

- TOHP is ready to sell! We have companies actively participating in the program and have met with several other businesses to discuss how they can implement TOHP.
- All agents will be receiving an email in the coming weeks with ideas on how to prospect your current book of business and community connections for wellness leads.
- Remember, you don't have to be a wellness expert. Agents should invite Kerry Juhl to their client meetings when they are formally presenting TOHP to potential customers.
- Request a broker toolkit and training today. ([kjuhl@theotherhealthplan.com](mailto:kjuhl@theotherhealthplan.com))

**America's Financial Consultants**

- AFC's Life Insurance Review Program has been beneficial to many agents. The program allows AFC to perform a review for your clients, while keeping the pressure off you and giving expert opinions to your clients.
- Life insurance is a hot product to offer right now – many individuals are reviewing their current policies and trying to find ways to cut costs.
- Fixed annuities are also in demand as CD-alternative products.
- Dave Biede can help you begin successfully offering financial products to your client base. ([dbiede@afc4me.com](mailto:dbiede@afc4me.com))

**Exceptional Specialty Products ([www.esp4all.com](http://www.esp4all.com))**

- Several advisory board members requested more information about our promotional products and merchandise company. We will soon be organizing a monthly "ESP Specials" email for those agents who are interested.
- We started ESP to provide you a trusted source for merchandise your agency purchases for employees, customers, events, and advertising. It's a way to get the products you already buy from a company you're affiliated with.

**Individual Health Insurance (America's Healthplan Consultants)**

- By unanimous vote, the advisory committee agreed that beginning with the 2009 Annual Election Period, GBL will only write Part D business Level 2 if the referring agent has also referred the health business.

- GBL will also require that agents who write Medicare business become certified to write Part D with at least one carrier.
- Several advisory committee agents agreed to participate in a pilot program whereby GBL sales professionals contact their members who are turning 65 to prospect for Medicare business.
- We are working to develop a customized web solution for Level 1 agents to quote health business. Agents who are interested must agree to hit sales targets to take advantage.
- The Medicare Supplement market will change 7/1/2010. Look for updates later this year and early next year.
- Coventry is lowering their under-65 rates. Training details will follow.

**Group Health Insurance (Group Benefits, Ltd.)**

- GBL will soon be rolling out marketing materials and agent toolkits to aid agents in the group health business. If applicable, your GBL agent will contact you when these are complete.