



Life Markets Lead Programs

(800) WANT URL
800-926-8875
717-540-5628 fax
www.urlinsgroup.com

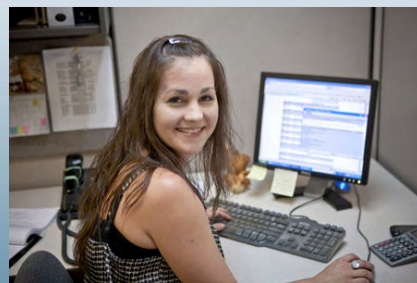
Marketing Contacts:

Steve Clemens, Vice President Life Markets

•Ext 132, stevec@urlinsgroup.com

Matt Allina, Life Marketing Rep

•Ext 141, matta@urlinsgroup.com





Life Leads Available

- Final Expense Whole Life
 - Direct Mail
 - Telemarketed leads
- Internet Leads
 - Shared or Exclusive
 - Pricing ranges on average from \$15 - \$30 per lead
- Mortgage Market
 - Direct Mail



Final Expense Lead Program

Free and Discounted Leads for minimal production

Lead Levels: <i>You Choose your level</i>	Platinum Commissions	Gold Commissions
Production Requirement for Free Leads: <i>Discounted Lead orders if you don't meet the minimum for free leads</i>	\$8,000 annualized monthly premium for free leads	\$5,000 annualized monthly premium for free leads
American Continental Ins	100%	90%
Americo	115%	100%
Foresters	105%	100%
Monumental	100%	90%
Texas Life	100%	90%
United Home Life Total Protection Series	110%	100%

Contact URL for full commission schedules. All commission levels are based on the Level Death Benefit product's top first year commission. Renewal commissions are also paid on the final expense products, please contact URL for full commission schedules.



Final Exp Direct Mail Samples

\$415 per 1,000

REMOVE BOTH EDGE STUBS FIRST
THEN SLIDE FINGER UNDER THIS EDGE TO OPEN

SENIOR INFORMATION UPDATE

PLEASE ACKNOWLEDGE BY:

PRESORT STD
US POSTAGE
PAID
PERMIT 170
GRAPEVINE TX

REMOVE BOTH EDGE STUBS FIRST
FOLD CRISP AND REMOVE THIS STUB AT PERMANENCE

REMOVE BOTH EDGE STUBS FIRST
FOLD CRISP AND REMOVE THIS STUB AT PERMANENCE

John Prospect
1324 Main St
Anytown, USA 12345

DM3409B-1

Dear Citizen,

We are pleased to announce a Senior Final Expense Program to help pay what the government does not pay for your funeral expense. At present the government pays \$255. This Senior Plan will pay 100% of all funeral expenses not paid by government funds, up to \$15,000 for each Senior Citizen covered. To see if you qualify, mail this postage paid card, you will not be charged for this information! This is a "FREE" Service to you.

Name: _____ Phone: (____) _____
Date of Birth: ____/____/____ Spouses Name: _____

John Prospect
1324 Main St
Anytown, USA 12345

Not affiliated with or endorsed by any government agency or Social Security administration.

\$435 per 1,000

Information Regarding: **NEW 2011 BENEFIT UPDATE
FOR PENNSYLVANIA CITIZENS**

PRESORT STD
US POSTAGE
PAID
PERMIT 170
GRAPEVINE, TX

OPEN IMMEDIATELY - DO NOT DELAY

IMPORTANT 2011 INFORMATION ENCLOSED

NEW SUPPLEMENT INSURANCE BENEFITS FOR PENNSYLVANIA CITIZENS B11-DM-PA

Please I would like to receive the information on the state regulated life insurance program designed for all Pennsylvania Citizens 60+ including the NO-COST MEMORIAL GUIDE.

YOUR NAME
(____) _____
PHONE

SPOUSE'S NAME

AGE: YOURS AGE: SPOUSE
Area Code & Phone number insure proper information routing.

SIGNATURE

Please verify address-Complete and mail today
Not affiliated with any government agency.

**NEW 2011 BENEFIT UPDATE
FOR PENNSYLVANIA CITIZENS ONLY**

To ALL PENNSYLVANIA citizens age 60 AND ABOVE.
You may now apply for a NEW state regulated life insurance program to help pay Final Expenses for just pennies a day. REGARDLESS OF YOUR MEDICAL CONDITION, EVEN IF YOU HAVE BEEN TURNED DOWN BEFORE.

Return this card today and you will receive the latest information on how this special program will pay 100% of all funeral expenses not paid by government funds, up to \$25,000 TAX FREE for each Pennsylvania citizen covered.

It is important that you know all the benefits available to you. Complete, detach, and return the above information request card. Requests will be processed in the order received. All Pennsylvania citizens may apply for this new program regardless of their medical condition.

Pennsylvania citizens may also receive a FREE MEMORIAL GUIDE by returning the postage-paid card.

**Lead pricing is subject to change*



Final Expense Lead Program Examples

Example 1: All Free Leads

You Sell \$8,000 in annualized premium in a month:

- Platinum: Free 1,000 piece lead drop
- Gold: Free 1,600 piece lead drop

Example 2: All Discounts

You Sell \$2,000 in annualized premium in a month:

- Platinum: \$100 discount towards leads
- Gold: \$160 discount towards leads



Mortgage Protection Lead Program

Production Requirement for Free Leads:	<p style="text-align: center;">\$5,000 annualized monthly premium for free leads</p> <p style="text-align: center;"><i>Discounted Lead orders offered if you don't meet the minimum for free leads</i></p>
Company – Products	
Americo: HMS 125	110%
Foresters : Term, ADB & Smart UL	105% non-med term 90% smart UL
Transamerica: Jet Simplified Issue Term	105%
United of Omaha: TLC, TLE	105%
United Home Life Term and ADB	105%



2012 Partner Rewards at URL

WHAT DOES YOUR CURRENT BROKERAGE DO FOR YOU?

URL Leaders Conference: 24 years and counting

2012 Production is credited for URL's Leaders Conference. Destinations in years past have included: Dominican Republic , Bermuda, Scottsdale, Mexico, Jamaica, Disney, New York City, Caribbean and Pacific cruises and more

Live Weekly Life Training: live webinar Tuesdays 11:30am EST

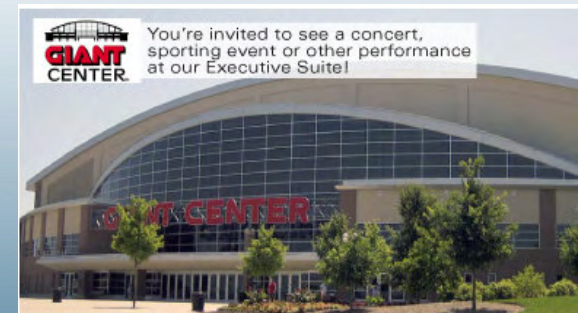
Life Lead Programs: Term, UL and Final Expense

Discounted E&O: Only \$150 annually

Giant Center Events: Hershey Bears Hockey, Concerts, Special Events and more in URL's luxury suite

URL's Website: *URL's easy-to-use website for quotes, paper apps, online apps, underwriting information, training, paper licensing, online licensing & more.*

Website Builder: Low Cost, Easy to Set-up Agent Website



Quotes, Paper Apps, Online Apps, Underwriting Guides, Product Information, Licensing and much more are just a click away

Temporary Username: **url**

Temporary Password: **insurance**



Like 81 people like this.

Life Markets Lead Program

- Final Expense and Mortgage lead opportunities
- Earn FREE leads based on monthly production
- Lists, Direct Mail, and Tele-Marketed Leads

[Click for more details](#)



Life Markets Home		
Quoting Tools	🔒	
Underwriting Tools	🔒	
Forms	🔒	▶ ▶▶
Lead Programs		F S
Licensing	🔒	30 31
Online Applications	🔒	6 7
Final Expense		13 14
Term & Permanent Products	🔒	20 21
		27 28

1 2 3

29 30 31 1 2 3 4

Scheduled Items

Jan 18, 2012 10:30 AM - 11:30 AM

Highmark BlueShield 2012: Enhancements and New Product Offerings

Highmark Blue Shield has been one of the top selling health carriers in PA for many years. With the addition of the AdvanceBlue product, to the Direct Blue and PPO Blue products, their portfolio offers something for all of your consumer-clients.

For more than 25 years, we've been in the people business.

In 1986, Richard Basciano and Gary Clemens purchased URL Inc. from United Republic Life Insurance Company. Their goal was to expand the company and provide a *one-stop brokerage* for independent agents, general agents and P&C agencies. The URL Financial Group was born.

From our humble beginnings in a basement home office, we've added four product divisions, more than 30 expert staff members, and a broad product line and service systems for our clients. We're proud to have been part of helping our client agents grow their business and provide their customers with insurance products that protect families, employee groups and life savings.