

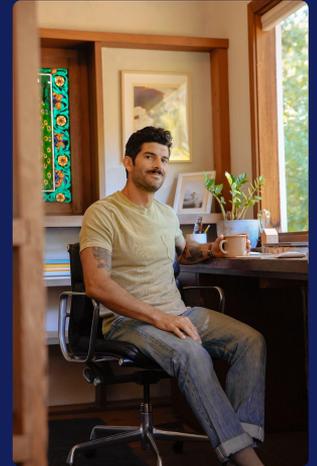


Ancillary Product Shelf

Contact Account Management and get contracted today!



Jesse Hendon
Head of Life & Ancillary



How We Curate Our Carrier Shelf

Every carrier on our platform earns its spot. Here's what it takes.

Agent Demand

Carriers our agents actually ask for — the brands their clients know and trust.

Market Reputation

Proven track records, strong AM Best ratings, and longstanding industry credibility.

Claims Speed

Known for paying claims quickly and without unnecessary friction for policyholders.

Ease of Doing Business

Clean contracting, responsive support, and platforms that don't waste your time.

Product Strength

Competitive benefits, flexible plan designs, and real value at the premium point.

Compensation Integrity

Fair, transparent comp structures — no bait-and-switch, no chargeback traps.



UHOne - Carriers, Value Props, Geos

01 Flagship Products

Hospital Indemnity (Advantage Guard), DVH (Dentalwise Max), Critical Illness (Critical Guard), U65 Fixed Indemnity

02 Unique Strengths

Ability to enroll DVH and HI on Sunfire. Native quote & enroll HIP plan match tool. HIP GI issue age range 65 - 74. Very competitive rates.

03 Comp, Brand & Experience

Bonus opportunities Q4 and sprinkled throughout the year. Great sales enablement tools & training. Quoting link available for website. UHC brand is strong.

04 Top States for Distribution

1. Florida
2. Texas
3. Ohio
4. North Carolina
5. Georgia

05 Distribution Notes

1. National network
2. Fortune 5 company
3. 90% of claims paid in 10 days or less
4. 95% claim accuracy
5. UHOne is both over and under 65 play



Heartland - Carriers, Value Props, Geos

01 Flagship Products

Hospital Indemnity, CHAS, Home Health

02 Unique Strengths

Great pricing, quick turnaround on claims, Home Health medication adherence reimbursements built in, amazing broker and customer service. Simple underwriting.

03 Comp, Brand & Experience

Competitive first-year comp + renewals. Year-round incentives. Trusted household name for seniors. Easy to work with agent support.

04 Top States for Distribution

1. Florida
2. Texas
3. Arizona
4. Tennessee
5. Alabama

05 Distribution Notes

1. Great cross-sell with MA
2. Easy to bundle Home health w/ Hospital
3. Easy to bundle HIP w/ cancer
4. Cancer rider w/in HIP has recurrence of benefit built in!



GTL - Carriers, Value Props, Geos

01 Flagship Products

Hospital Indemnity, Short Term Care / Home Health, CHAS

02 Unique Strengths

Quote & Enroll plan match tool. Ancillary carrier that specializes in these products. Quick claims turn around. HIP GI 64.5 - 70.

03 Comp, Brand & Experience

GTL is known as a reliable carrier. Ancillary is what they do and they're very good at it. Easy underwriting w/ simplified issue products.

04 Top States for Distribution

1. Texas
2. Florida
3. Ohio
4. Arizona
5. North Carolina

05 Distribution Notes

1. Breadth of product in senior space
2. High Persistency
3. Great core bundle with HIP or Home Health



Physicians Mutual - Carriers, Value Props, Geos

01

Flagship Products

Medicare Supplement, DVH

02

Unique Strengths

Innovative G converts from high ded G to standard G in 3 calendar years where available. Dental is on Ameritas network w/ no waiting periods.

03

Comp, Brand, Experience

OG retirement benefits package designer. Quarterly bonus opportunities w/ trips available. White glove member and agent support.

04

Top States for Distribution

1. Nebraska
2. Texas
3. Indiana

05

Distribution Notes

1. Easy T65 targeting strategies
2. Dental with superior retention
3. Innovative G has 12 year persistency average
4. Conservative but high value carrier partner



Aetna Supp - Carriers, Value Props, Geos

01 Flagship Products

Medicare Supplement (Plan G, N), Final Expense, Hospital Indemnity, Dental, CHAS

02 Unique Strengths

Strong Med Supp discounts when spouse joins. Simplified issue. Clean, reliable agent portal and trusted Aetna/CVS brand.

03 Comp, Brand & Experience

High first-year comp + renewals. Year-round incentives. Trusted household name for seniors. Easy to work with agent support.

04 Top States for Distribution

1. Florida
2. Texas
3. Arizona
4. Wisconsin
5. Georgia

05 Distribution Notes

1. Great cross-sell with CVS/Aetna MA
2. Final expense is a top payer w/ great price
3. Strong national footprint
4. Multiple products for bundling



NCD - Carriers, Value Props, Geos

01 Flagship Products

Complete \$10K Dental, ML Elite 5000, Bright Series, VSP Vision

02 Unique Strengths

High persistency. Strong MetLife dental network. Huge LTV on Complete plan. VSP vision bundling.

03 Comp, Brand & Experience

Persistency ~80% at 12 months. Leading dental vendor in call centers. Amazing LTV & attach rates. Level commission paid in perpetuity.

04 Top States for Distribution

1. Florida
2. Texas
3. Georgia
4. Illinois
5. Ohio

05 Distribution Notes

1. Quote & Enroll on Sunfiree
2. "Easiest plan to cancel"
3. 5 star rating google!
4. No waiting on preventative
5. 6 month minor / 12 month major waiting



Cigna Supp - Carriers, Value Props, Geos

01 Flagship Products

Medicare Supplement (Plan G, N), DVH, Hospital Indemnity, CHAS

02 Unique Strengths

Strong Med Supp discounts when spouse joins. Simplified issue. One of the lower cost Med Sup plans historically nationwide.

03 Comp, Brand & Experience

Cigna is an easy age in brand to sell with strong commercial exposure. Year-round incentives. Trusted household name for seniors. Easy to work with agent support.

04 Top States for Distribution

1. Florida
2. Texas
3. Arizona
4. Illinois
5. Georgia

05 Distribution Notes

1. Onboarding can be 4-6 weeks
2. Strong national footprint
3. Multiple products for bundling

Thank You

CONTACT

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