

the pulse

Physicians Mutual | A Great Place To Be An Agent

September 2024
Electronic Version



Physicians Mutual®



Table of Contents



- [“Nifty Fifty” Agents](#)
- [“Tip Top Ten” Sales Teams](#)
- [“Fab Five” Broker Relationship Managers](#)
- [Builders of the Month and Year-to-Date](#)
- [Agent Med Supp Bonus](#)
- [Top 10 Medicare Supplement Agents and Sales Teams](#)
- [Top 10 Medicare Supplement Underwritten Sales - Agent](#)
- [Top 10 Medicare Supplement Underwritten Sales Teams](#)
- [Top 10 Dental Agents and Sales Teams](#)
- [Top 10 Life Agents and Sales Teams](#)
- [Top 10 Cancer Agents and Sales Teams](#)
- [Sales Team Rankings](#)
- [Marketing Corner](#)
- [Agent, Agencies and Sales Teams Sales Leaders 2025 Standings](#)
- [Training Connection](#)
- [Top 100 Agent Ranking](#)
- [Med Supp Century Club](#)
- [Giving Cheer Program](#)
- [Anniversaries](#)
- [Senior Agent, Rookie Agent and Sales Team of the Year Competitions](#)
- [THE Club](#)
- [Sales Leaders 2025 Promotion](#)

Volume 57, Issue 8

The ePulse is a monthly communication of Agency Sales Management, under the direction of Tim Reed, Vice President. The primary purpose of the ePulse is to recruit, train, motivate and educate the Agents, Sales Directors, Brokerage Relationship Managers and Agencies of Physicians Mutual.

Content Coordination and Data Preparation:

Julie Knudson – Coordinator, Meetings and Sales Incentives, Agency

Design:

Julie Knudson – Coordinator, Meetings and Sales Incentives, Agency
Sarah Morman - Graphic Designer, Marketing & Communications Services
Jami Schewe - Graphic Designer, Marketing & Communications Services

Contributing Writers/Copy Review:

Mike Oney – Director, Talent Acquisition, Training & Development, Agency
Matt Swift - Sales & Recruiting Trainer, Agency
Bethany Simm - Marketing Production Supervisor, Journey Marketing
Nena Brabec - Copy Director, Marketing & Communications Services
Val Green - Lead Copywriter, Marketing & Communications Services

If you have a story or testimonial you would like us to consider publishing in an upcoming issue of the ePulse, please send it to salespromo@physiciansmutual.com.

Catching up with Tim Reed

Vice President – Agency



Greetings!

Things are really starting to heat up this AEP season and we're only getting started!

As you put the final touches on your AEP plans for the year, I'm sure you're looking to identify your preferred carrier. Respectfully, I'll share my thoughts with a few quick reminders on why we're confident Physicians Mutual should be your go-to Med Supp and Dental carrier.

- **Support**

- Sales Directors and Broker Relationship Managers – experts in the markets you work, provide the day-to-day support you need.
- Home Office-based team of Sales Support Coordinators – you focus on sales, and allow this team to get your business issued.
- Our Home Office-based team of Customer Service Representatives – provides a high-touch level of service for your customers and a 95% Customer satisfaction rate!

- **Best in class and exclusive products**

- Allow our exclusive features to separate you in a crowded market, while providing your customers with high value benefits like our Innovative Plan G, Preventive Care Benefits, Two-Year Selection Guarantee, and Silver & Fit gym memberships, including limitless online resources your customers want.

- **Incentives**

- Our research indicates our Med Supp bonus program is the industry's most competitive with \$300 for underwritten sales and \$200 for open enrollment Innovative G sales. [Click here to learn more!](#)

As a reminder, AEP began September 1 with Physicians Mutual. AEP applications, with a January 1, 2025 effective date are now being accepted. The only exception is Wisconsin where AEP apps may start being written October 2, 2024. Thank you to so many of you for getting an early jump on this busy season!

We believe you get more with Physicians Mutual, and we'll do all we can to earn your business in the season most important to you and your customers.

All my best,

"Nifty Fifty"



Top 50 Agents for August 2024

Agent

Jerry B.
Jordan D.
Jon P.
Cheryl W.
Sam D.
Ricky E.
Michael H.
Brooke C.
Kathy M.
Kathryn R.
Charles W.
Todd W.
Debra H.
Nancy K.
Robert A.
Stephen K.
Timothy J.
Stacey T.
Joshua T.
Kristen R.
Karlee M.
Marla J.
Meka S.
Ashley O.
Robin D.
Breanna M.
Dodi D.
Tiffany S.
Rose R.
Peggy L.
Steven M.
Brienne M.
Sandee C.
Brenda W.
Anishalin H.
Martha W.
Shelley G.
Christina S.
David B.
Peg K.
Tina M.
Sara T.
Landon W.
Tina M.
Jamie H.
William P.
Jessica C.
Jack C.
Matthew H.
Dawson D.

Sales Team

South Central Texas
DFW Houston
Louisiana
Madison Point
Alabama Mississippi
Madison Point
DFW Houston
Alabama Mississippi
DFW Houston
DFW Houston
Southwest
Madison Point
Madison Point
Oklahoma
Alabama Mississippi
Great Plains
Madison Point
Madison Point
Southwest
DFW Houston
Great Plains
Great Plains
Madison Point
South Central Texas
Southwest
South Central Texas
Great Plains
DFW Houston
Great Plains
Madison Point
South Central Texas
South Central Texas
South Central Texas
DFW Houston
Alabama Mississippi
Southwest
DFW Houston
Madison Point
Great Plains
DFW Houston
Great Plains
Southwest
Oklahoma
Great Plains
Louisiana
DFW Houston
Tennessee
Madison Point
Alabama Mississippi

Production Sales Points

12,800
6,700
4,100
4,050
3,700
3,350
3,150
3,100
3,000
2,900
2,600
2,600
2,550
2,500
2,250
2,050
2,000
2,000
1,950
1,950
1,950
1,900
1,850
1,800
1,700
1,700
1,650
1,630
1,600
1,600
1,550
1,500
1,500
1,500
1,500
1,500
1,450
1,450
1,450
1,400
1,350
1,350
1,325
1,300
1,300
1,300
1,250
1,250
1,250
1,250

"Tip Top Ten"



Top 10 Sales Teams for August 2024



Sales Director

Andrew Saul
Holly Frank
Sandy Higdon
Mike Story
Robert Davis
Trevor Braun
Trina Gilbert
Jim McBride
Darin Paul
Rick Izze

Sales Team

DFW Houston
Madison Point
Great Plains
Southwest
South Central Texas
Louisiana
Alabama Mississippi
Oklahoma
Indiana Ohio
Carolinas

ANBP

\$917,940
886,979
816,879
728,076
402,826
268,548
261,421
221,721
113,516
101,647

"Fab Five"



Top 5 Broker Relationship Managers for August 2024



Manager

Rodney Jayroe
Robin Huff
Kris Bashford
Justin Rodriguez
Keri Harvie

Sales Team

Madison Point
Madison Point
Southwest
South Central Texas
DFW Houston

ANBP

\$275,487
272,941
264,556
238,868
207,780

Builder



Sales Director Builder Ranking for August 2024



Sales Director

Andrew Saul
Robert Davis
Holly Frank
Sandy Higdon
Mike Story
Jim McBride
Trevor Braun
Rick Izze
Taylor Stevens
Darin Paul
Trina Gilbert

Sales Team

DFW Houston
South Central Texas
Madison Point
Great Plains
Southwest
Oklahoma
Louisiana
Carolinas
Tennessee
Indiana Ohio
Alabama Mississippi

New Agent Production Sales Points

36,300
25,200
17,990
16,200
10,050
5,100
4,000
3,700
2,800
2,390
1,300

Sales Director Builder of the Year Ranking as of August 2024



Sales Director

Andrew Saul
Robert Davis
Holly Frank
Mike Story
Sandy Higdon
Rick Izze
Jim McBride
Taylor Stevens
Trevor Braun
Darin Paul
Trina Gilbert

Sales Team

DFW Houston
South Central Texas
Madison Point
Southwest
Great Plains
Carolinas
Oklahoma
Tennessee
Louisiana
Indiana Ohio
Alabama Mississippi

New Agent Production Sales Points

190,475
125,750
106,640
70,615
69,233
36,410
28,613
25,350
23,400
17,996
15,550

Builder



Broker Relationship Manager Builder Top 15 for August 2024



Manager

Heather Dozier
Justin Rodriguez
Robin Huff
Rodney Jayroe
Keri Harvie
Kris Bashford
John Strawn
Doug Hoops
Dan Thompson
Bruce Hamdorf
Zory Hood
Jackie Shelbourn
Rebecca Sobus
Tom Wilke
Cynde Tomlinson

Sales Team

South Central Texas
South Central Texas
Madison Point
Madison Point
DFW Houston
Southwest
Great Plains
Great Plains
DFW Houston
Carolinas
DFW Houston
Southwest
Southwest
Madison Point
Oklahoma

New Agent Production Sales Points

15,450
9,750
8,550
7,300
6,600
6,200
4,850
4,700
4,050
3,700
3,050
2,200
1,650
1,550
1,150

Broker Relationship Manager Builder Top 15 of the Year as of August 2024



Manager

Justin Rodriguez
Rodney Jayroe
Heather Dozier
Robin Huff
Keri Harvie
Bruce Hamdorf
Zory Hood
Kris Bashford
Jackie Shelbourn
John Strawn
Doug Hoops
Rebecca Sobus
Dan Thompson
Cynde Tomlinson
Trey Meche

Sales Team

South Central Texas
Madison Point
South Central Texas
Madison Point
DFW Houston
Carolinas
DFW Houston
Southwest
Southwest
Great Plains
Great Plains
Southwest
DFW Houston
Oklahoma
Louisiana

New Agent Production Sales Points

69,900
57,000
55,400
45,350
37,350
35,750
26,375
25,400
24,215
23,800
22,418
20,950
20,200
11,683
9,700



Underwritten Business

Now Pays **\$300!**
per sale



Agent Eligibility

The original writing Agent and Agent of Record on the policy – Agents, General Agents, Licensed Only Agents (LOAs) and Single LOA Agencies.

Bonus Period (September - December, 2024)

Calendar month; each production month stands on its own.

How It Works

Monthly Minimum – 5 Med Supp Eligible Issued Policies

Agents earn a bonus based on their prior month's production after meeting the minimum of 5 Med Supp eligible issued policies.

Bonus – Per Med Supp Eligible Issued Policy

\$200 for every Open Enrollment Innovative Plan G policy sold*

\$300 ~~\$200~~ for every Underwritten policy sold**

\$50 for every Open Enrollment policy sold (all other plans)**

* Includes Wisconsin Innovative Plan G equivalent.

** Excludes High Deductible plans.



Bonus Paid – When and How

Bonuses are payable the month following the production month on the commission statement and directly deposited to the Agent's bank account. LOA earned bonus paid to immediate upline.

Exclusions and Eligible Production

- Medicare Supplement issued sales only.
- Medicare Supplement business exclusions: High Deductible, Internal Replacements, Guarantee Issue (including Birthday and Anniversary Rule) and Underage sales.
- Individual's personal Med Supp production only; the individual's downline sales do not count.
- Sales are net issued.
- Split app percentages are summed for a total. No rounding.

For Agent use only; this hereby amends the 2024 Agent IPD.

Top 10

Year-to-Date Medicare Supplement Agents and Sales Teams



As of August 2024

Top 10 Medicare Supplement Agents

Agent

Jerry B.
Kathryn R.
Jordan D.
Peggy L.
Debra H.
Sam D.
Jon P.
Nancy K.
Adam D.
Brooke C.

Sales Team

South Central Texas
DFW Houston
DFW Houston
Great Plains
Madison Point
Alabama Mississippi
Louisiana
Madison Point
Southwest
Alabama Mississippi

Production Sales Points

46,300
35,200
23,800
19,500
19,200
17,000
15,400
14,900
14,700
14,650



Top 10 Medicare Supplement Sales Teams

Sales Director

Holly Frank
Andrew Saul
Sandy Higdon
Mike Story
Robert Davis
Trevor Braun
Jim McBride
Trina Gilbert
Rick Izze
Darin Paul

Sales Team

Madison Point
DFW Houston
Great Plains
Southwest
South Central Texas
Louisiana
Oklahoma
Alabama Mississippi
Carolinas
Indiana Ohio

Production Sales Points

366,030
352,650
280,750
273,350
145,200
101,200
86,200
84,650
48,900
47,550



[Return to Table of Contents](#)

Top 10

Medicare Supplement Underwritten Sales - Agents



As of August 2024



Top 10 Medicare Supplement Underwritten Sales – Month

<i>Agent</i>	<i>Sales Team</i>	<i>Production Sales Points</i>
Jerry B.	South Central Texas	12,800
Jordan D.	DFW Houston	5,200
Cheryl W.	Madison Point	4,000
Ricky E.	Madison Point	2,400
Timothy J.	Great Plains	2,000
Robert A.	Oklahoma	2,000
Nancy K.	Madison Point	1,600
Joshua T.	Madison Point	1,600
Jon P.	Louisiana	1,600
Charles W.	DFW Houston	1,600



Top 10 Medicare Supplement Underwritten Sales – Year-to-Date

<i>Agent</i>	<i>Sales Team</i>	<i>Production Sales Points</i>
Jerry B.	South Central Texas	46,000
Kathryn R.	DFW Houston	23,200
Jordan D.	DFW Houston	17,600
Adam D.	Southwest	12,000
Peggy L.	Great Plains	12,000
Nancy K.	Madison Point	10,800
Robert A.	Oklahoma	9,600
Sandee C.	South Central Texas	9,200
Cheryl W.	Madison Point	8,800
Nicole R.	Madison Point	6,000

Top 10

Medicare Supplement Underwritten Sales – Sales Teams



As of August 2024

Top 10 Medicare Supplement Underwritten Sales – Month



Sales Director

Andrew Saul
Holly Frank
Robert Davis
Sandy Higdon
Mike Story
Jim McBride
Trevor Braun
Rick Izze
Trina Gilbert
Darin Paul

Sales Team

DFW Houston
Madison Point
South Central Texas
Great Plains
Southwest
Oklahoma
Louisiana
Carolinas
Alabama Mississippi
Indiana Ohio

Production Sales Points

24,800
24,000
22,400
17,600
12,400
7,200
6,400
3,200
800
400

Top 10 Medicare Supplement Underwritten Sales – Year-to-Date



Sales Director

Holly Frank
Andrew Saul
Mike Story
Sandy Higdon
Robert Davis
Jim McBride
Trevor Braun
Rick Izze
Taylor Stevens
Darin Paul
Trina Gilbert

Sales Team

Madison Point
DFW Houston
Southwest
Great Plains
South Central Texas
Oklahoma
Louisiana
Carolinas
Tennessee
Indiana Ohio
Alabama Mississippi

Production Sales Points

140,000
134,800
110,800
98,400
98,000
38,000
30,400
24,000
23,200
12,800
8,800

Top 10

Year-to-Date Dental Agents and Sales Teams



As of August 2024

Top 10 Dental Agents



Agent

Sam D.
Debra H.
Brooke C.
Kathy M.
Stephen K.
Adam D.
Shelley G.
Bradley D.
Kathryn R.
Jake Z.

Sales Team

Alabama Mississippi
Madison Point
Alabama Mississippi
DFW Houston
Alabama Mississippi
Southwest
Southwest
Indiana Ohio
DFW Houston
Madison Point

Production Sales Points

5,275
5,000
4,775
3,975
3,725
3,600
3,350
3,350
3,200
2,850

Top 10 Dental Sales Teams



Sales Director

Andrew Saul
Mike Story
Holly Frank
Sandy Higdon
Trina Gilbert
Darin Paul
Robert Davis
Rick Izze
Trevor Braun
Jim McBride

Sales Team

DFW Houston
Southwest
Madison Point
Great Plains
Alabama Mississippi
Indiana Ohio
South Central Texas
Carolinas
Louisiana
Oklahoma

Production Sales Points

132,475
90,525
69,225
60,150
34,425
29,325
28,900
28,350
24,350
23,550

Top 10

Year-to-Date Life Agents and Sales Teams



As of August 2024



Top 10 Life Agents

Agent

Sam D.
Melinda H.
Jean M.
William S.
Jojean D.
Bradley M.
Skyler A.
Adrain J.
John H.
Blake H.

Sales Team

Alabama Mississippi
Carolinas
Great Plains
Louisiana
Tennessee
Great Plains
Louisiana
Oklahoma
Madison Point
DFW Houston

Production Sales Points

350
290
260
250
250
200
200
160
150
150



Top 10 Life Sales Teams

Sales Director

Andrew Saul
Sandy Higdon
Mike Story
Holly Frank
Jim McBride
Trina Gilbert
Trevor Braun
Darin Paul
Rick Izze
Taylor Stevens

Sales Team

DFW Houston
Great Plains
Southwest
Madison Point
Oklahoma
Alabama Mississippi
Louisiana
Indiana Ohio
Carolinas
Tennessee

Production Sales Points

2,150
1,950
1,300
1,250
890
800
670
570
490
450

Top 10

Year-to-Date Cancer Agents and Sales Teams



As of August 2024



Top 10 Cancer Agents

Agent

Charles W.
Kathy M.
Marla J.
Kyle C.
William S.
Shelley G.
Anishalin H.
Michael H.
Rebecca F.
Joseph R.

Sales Team

DFW Houston
DFW Houston
Great Plains
Madison Point
Louisiana
Southwest
DFW Houston
DFW Houston
Indiana Ohio
Louisiana

Production Sales Points

2,700
1,625
1,225
1,200
1,050
1,000
700
700
650
650



Top 10 Cancer Sales Teams

Sales Director

Andrew Saul
Mike Story
Sandy Higdon
Trevor Braun
Darin Paul
Trina Gilbert
Holly Frank
Jim McBride
Rick Izze
Robert Davis

Sales Team

DFW Houston
Southwest
Great Plains
Louisiana
Indiana Ohio
Alabama Mississippi
Madison Point
Oklahoma
Carolinas
South Central Texas

Production Sales Points

10,150
6,400
3,600
2,450
2,250
1,650
1,150
850
550
450

Sales Teams Rankings



As of August 2024

Sales Director

Andrew Saul
Mike Story
Holly Frank
Sandy Higdon
Robert Davis
Trina Gilbert
Trevor Braun
Jim McBride
Darin Paul
Rick Izze
Taylor Stevens

Sales Team

DFW Houston
Southwest
Madison Point
Great Plains
South Central Texas
Alabama Mississippi
Louisiana
Oklahoma
Indiana Ohio
Carolinas
Tennessee

ANBP

\$6,493,414
6,083,382
5,667,578
4,574,547
2,646,386
1,811,179
1,754,259
1,569,268
1,067,985
873,992
712,148

Sales Director

Andrew Saul
Holly Frank
Mike Story
Sandy Higdon
Robert Davis
Trevor Braun
Trina Gilbert
Jim McBride
Darin Paul
Rick Izze
Taylor Stevens

Sales Team

DFW Houston
Madison Point
Southwest
Great Plains
South Central Texas
Louisiana
Alabama Mississippi
Oklahoma
Indiana Ohio
Carolinas
Tennessee

Production Sales Points

497,425
437,655
371,575
346,450
174,600
128,670
121,525
111,490
79,695
78,290
60,100

Marketing Corner

Place your orders on S3!
Physicians Mutual Systems Platform | Questions? 1-877-888-5580

Part D Customer Letter and Medication Worksheet

The Part D letter (PMA5095-0823) and Medication Worksheet (PMA5192-0722) are ready to be ordered in S3. An agent can only send this letter to a current Medicare Supplement customer if the agent is not appointed with a Part D carrier. Please see **PMA5193-0817 Part D Process and Reminders** for using the letter and worksheet on S3.

As a reminder, please refer to our **Part D Guidance PMA4985-1019** document on S3 for further details about Part D.

The Medication Worksheet must be used with the Physicians Mutual Part D letter. The Medication Worksheet is not available to order on its own.

The Part D letter and Medication Worksheet will be printed and shipped Standard from our print facility. Each letter will cost **\$.38 each**. This includes impression charges for worksheet and letter, window envelope and assembly. Postage will be a separate cost of **\$.37 each** for Standard shipping.

We will pull your customer list.

To order the Part D letter click on the 'Mail Part D letters to your customers!' link on the Home Page of S3 or click the following link. [Mail Part D letters to your customers!](#)

You can view on S3 by going to: your state / Part D.

To access S3, please go to the Agent & Broker Platform Log-In page:

[Physicians Mutual Systems Platform](#)

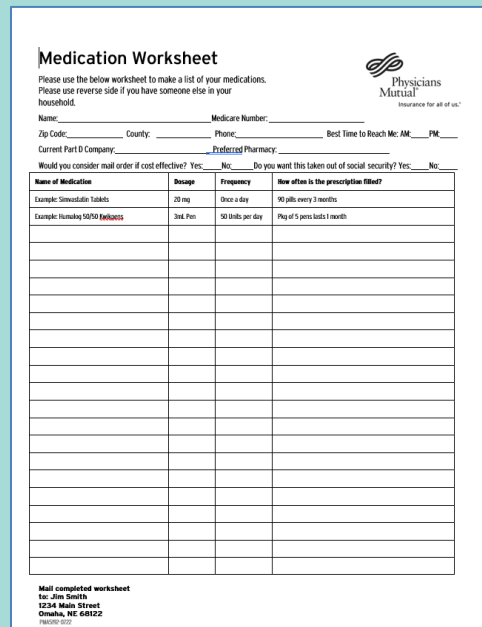
Part D letters must be mailed through the Home Office.

Please note: The last day for submitting a letter request is September 30. This will ensure your letters will be mailed by October 7th, to arrive in homes the week of October 14th.

[Return to Table of Contents](#)



The image shows a sample of a Part D Customer Letter. It is addressed to Faye Cook at 408 Plum Ln, Blythewood, SC 29016. The letter is from Jim Smith, an agent with Physicians Mutual. The letter discusses the Annual Enrollment Period (AEP) which occurs from October 15th to December 7th. It explains that during this time, Medicare allows beneficiaries to evaluate their current prescription drug plan and compare it to other plans that may be available during the upcoming calendar year. The letter encourages the customer to review their current plan and see if it's still the best fit for them. It also offers assistance in evaluating their current plan or comparing it to other plans. The letter is signed by Jim Smith, Agent.



The image shows a sample of a Medication Worksheet. It is titled "Medication Worksheet" and includes the Physicians Mutual logo. The worksheet asks the user to provide their name, Medicare Number, phone number, and zip code. It also asks for the current Part D company and preferred pharmacy. There are two checkboxes: "Would you consider mail order if cost effective?" and "Do you want this taken out of social security?". Below this is a table with columns for "Name of Medication", "Dosage", "Frequency", and "How often is the prescription filled?". Two example rows are provided: "Example: Simvastatin Tablets" (20 mg, Once a day, 90 pills every 3 months) and "Example: Humalog 10/70 Insulins" (300 Pen, 50 Units per dose, Pkg of 5 pens lasts 1 month). The rest of the table is empty for user input. At the bottom, there is a section for "Mail completed worksheet to: Jim Smith, 1234 Main Street, Omaha, NE 68122, 789012-0122".

2025 Sales Leaders

Agents



As of August 2024

“On Schedule”

<i>Agent</i>	<i>Sales Team</i>	<i>Production Sales Points</i>	<i>Perst.</i>	<i>Med Supp Issued Policies</i>
*Jerry B.	South Central Texas	46,300	#N/A	118
Kathryn R.	DFW Houston	38,400	100%	178
Jordan D.	DFW Houston	25,400	98%	106
Debra H.	Madison Point	24,250	98%	162
Sam D.	Alabama Mississippi	22,875	87%	158
Peggy L.	Great Plains	20,550	99%	105
Brooke C.	Alabama Mississippi	19,725	88%	134.5
Charles W.	DFW Houston	18,700	94%	101
Adam D.	Southwest	18,300	97%	57
Jon P.	Louisiana	18,150	91%	118
Stephen K.	Alabama Mississippi	17,575	92%	125.5
Kathy M.	DFW Houston	17,400	92%	105
Nancy K.	Madison Point	16,100	100%	68
Michael H.	DFW Houston	15,575	100%	111.5
Stacey T.	Madison Point	14,250	100%	107
Shelley G.	Southwest	13,950	94%	72
Todd W.	Southwest	13,300	93%	77.5
Tina M.	DFW Houston	12,450	93%	99
Kristen R.	Southwest	12,250	93%	70
Jamie A.	Madison Point	12,050	100%	71
Sara T.	Great Plains	11,850	88%	86
Steven M.	Madison Point	11,700	100%	75
Nicole R.	Madison Point	11,400	100%	60
Robert A.	Oklahoma	11,350	89%	32
Anishalin H.	DFW Houston	11,150	92%	66
Karlee M.	DFW Houston	11,100	96%	88
Peg K.	Great Plains	10,975	91%	62
Kyle C.	Madison Point	10,700	95%	61
Alane S.	Southwest	10,500	93%	72.5
*Ricky E.	Madison Point	8,800	#N/A	47

“On the Bubble”

<i>Agent</i>	<i>Sales Team</i>	<i>Production Sales Points</i>	<i>Perst.</i>	<i>Med Supp Issued Policies</i>
Mario R.	Madison Point	10,300	100%	69
*Sandee C.	South Central Texas	10,300	#N/A	32
Gary A.	Southwest	10,200	95%	73
Jake Z.	Madison Point	10,200	94%	61
Christina S.	DFW Houston	9,800	100%	68

<i>Agent</i>	<i>Sales Team</i>	<i>Production Sales Points</i>	<i>Perst.</i>	<i>Med Supp Issued Policies</i>
*Cheryl W.	Madison Point	9,650	#N/A	29
William S.	Louisiana	9,800	94%	53
Joseph R.	Louisiana	9,600	89%	67
Verity B.	Southwest	9,350	98%	68
Jennifer Z.	Madison Point	8,900	100%	67
Matthew H.	Madison Point	8,850	97%	78
Jean M.	Great Plains	8,660	95%	64
Tiffany S.	Great Plains	8,640	100%	70.9
Landon W.	Southwest	8,625	95%	48.5
Melissa R.	DFW Houston	8,525	92%	60.5
Tina M.	Oklahoma	8,510	93%	60
Mary S.	Great Plains	8,500	97%	50
Requel R.	DFW Houston	8,450	100%	52
Martin F.	South Central Texas	8,350	98%	58
Deb L.	Madison Point	8,300	100%	48
Marla J.	Great Plains	8,250	86%	39.5
Susan G.	Carolinas	8,100	89%	33
Michael N.	Southwest	8,000	95%	48
Breanna M.	Southwest	7,950	100%	61
Jennifer B.	Great Plains	7,950	99%	55
Brenda H.	Great Plains	7,750	98%	36
Dawson D.	Alabama Mississippi	7,750	95%	66
Michael M.	Southwest	7,750	91%	36
Jeffrey B.	Great Plains	7,710	91%	69
David B.	Madison Point	7,700	94%	52
Rose R.	DFW Houston	7,650	93%	60
Jennifer K.	Southwest	7,425	93%	42.5
Ashley O.	Madison Point	7,200	100%	37
Michele V.	DFW Houston	7,150	96%	56
Scott S.	Great Plains	7,100	100%	31
Joshua T.	Madison Point	6,950	94%	24
Lindsay D.	Indiana Ohio	6,920	87%	34
Jessica L.	Madison Point	6,750	100%	46
Michael G.	Great Plains	6,660	92%	44
Melody S.	Madison Point	6,600	100%	29
Jack C.	Tennessee	6,550	95%	38
Floy R.	DFW Houston	6,500	91%	30
*Justin M.	Great Plains	3,550	96%	10

To be listed as “On Schedule”, Production Sales Points (PSPs), Persistency and Med Supp policies must be on pace year to date.

* New Agent – Pro-rated Production Sales Points (PSPs) (6-month production minimum). Med Supp Sales are not pro-rated.

Agent Qualifications:

Production Sales Points (PSPs) – 15,600

Med Supp Issued Policy Count – 50 (minimum)

Persistency – 75%

2025 Sales Leaders Agencies



As of August 2024

“On Schedule”

<i>Agency</i>	<i>Sales Team</i>	<i>Production Sales Points</i>	<i>Perst.</i>	<i>Med Supp Iss. Policies</i>	<i>Med Supp Underwritten</i>
KHI Solutions	Great Plains	69,300	99%	399	87
Cornerstone Senior Services	DFW Houston	57,550	98%	273	83
Infinite Retirement Solutions	South Central Texas	46,300	100%	118	115
Premier Senior Marketing	South Central Texas	39,050	100%	168	56
Tricor LLC	Madison Point	33,800	99%	164	51
T.I.C, Inc	Madison Point	33,250	99%	191	36
Medigap Seminars Insurance Agency	DFW Houston	31,550	98%	125	53

“On the Bubble”

<i>Agency</i>	<i>Sales Team</i>	<i>Production Sales Points</i>	<i>Perst.</i>	<i>Med Supp Iss. Policies</i>	<i>Med Supp Underwritten</i>
Becker Agency LLC	Madison Point	20,650	100%	122	25
Advisors Excel	DFW Houston	18,100	100%	83	8
NSG of Amerilife	DFW Houston	16,550	92%	65	10
Valley View Insurance Serv LLC	Madison Point	15,200	100%	113	4
Topflight Insurance Solutions	DFW Houston	13,250	96%	67	6
SWAN Benefit Solutions LLC	DFW Houston	12,550	100%	91	3
SF Insurance Group	Madison Point	12,050	100%	71	10
Golden Age Financial LLC	DFW Houston	11,700	100%	91	4
Midwest Select Ins Grp	Madison Point	11,550	100%	80	9
Cahaba Brokers	Alabama Mississippi	11,350	100%	82	3
Martin Funds	Madison Point	11,000	100%	60	14

Agencies Qualifications:

Agencies PSPs and Med Supp Sales are not pro-rated.

Production Sales Points (PSPs) – 31,000

Med Supp Issued Policy Count – 125 (minimum; of which 50 are underwritten)

Persistency – 75%

[Return to Table of Contents](#)

2025 Sales Leaders Sales Teams



As of August 2024

<i>Sales Team</i>	<i>Points</i>	<i>Med Supp Business Plan YTD</i>	<i>Recruiting Plan YTD</i>	<i>Persistency</i>
DFW Houston	987,950	131%	1083%	92.06%
Madison Point	843,695	166%	173%	97.07%
Great Plains	710,683	115%	325%	94.88%
Southwest	687,590	103%	360%	93.61%
South Central Texas	515,400	116%	271%	94.20%
Louisiana	352,070	99%	205%	93.72%
Carolinas	294,700	79%	246%	87.41%
Oklahoma	287,603	82%	62%	92.70%
Alabama Mississippi	273,475	85%	133%	90.26%
Tennessee	225,450	69%	83%	91.94%
Indiana Ohio	217,691	63%	46%	90.16%

To be considered “On Schedule” for Sales Leaders 2025 , all areas of qualifications must be on pace year to date. Bold indicates area of production that is “On Schedule”. Standard rounding applies.

Sales Team Qualifications:

- Points – 450,000
- 90% of Sales Team Med Supp Business Plan
- 100% of Sales Team Recruiting Plan
- Persistency – 75%



Exciting New Developments for Agents — Tools to Elevate Your Business

Matt Swift, Sales and Recruiting Trainer, Agency

Physicians Mutual Agents are set to benefit from a range of new tools and updates designed to streamline your processes and boost efficiency. Here's a look at what's new and what's coming soon to enhance your operations.

Recently Released Tools

The **Agent Assistant App** is an exciting tool for Android and Apple devices. Aimed at transforming your interaction with Physicians Mutual systems, the Agent Assistant app simplifies business management with features like:

- Tracking the status of your submitted business
- Easily upload missing requirements
- Sending automated, personalized thank you emails with self-service instructions for the customer
- Checking and submitting claims seamlessly
- Saving or printing completed applications
- Access to commission statements
- And, much more!

Another new addition is the **Agent Quoting** tool, which streamlines the quoting process. The Agent Quoting tool enables you to:

- Create customer profiles and generate quotes for all products
- Launch in-person or remote applications with data transfer so you only have to enter the customer's data once
- Available for Windows, Apple and Android devices

Providing fast, accurate quotes with professional output for the customer has never been easier!

Upcoming Innovations Before AEP

Before the Annual Enrollment Period (AEP) begins, we're introducing an enhanced remote signature option with real-time DocuSign. This update includes:

- Text delivery
- Email delivery
- Seeing the DocuSign status in real-time while finishing your appointment

The DocuSign process will be quicker and more convenient for both you and your customers!

We're also expanding our quoting capabilities with:

- **Connecture:** Quote using Connecture with the option to launch a Physicians Mutual eApp
- **CSG Link-Out:** In addition to quoting, now you'll be able to launch a Physicians Mutual eApp in addition to a quote

With a September 27 launch date, these innovations are set to improve your quoting efficiency and enhance client interactions just in time for AEP!

Looking Ahead — Late 2024/Early 2025

We're excited about future updates, including:

- **Real-Time Requirement Upload in eApp:** Manage and submit documentation more efficiently with real-time uploads
- **Immediate Print/Save eApp:** Access and save your eApp documentation immediately after submission
- **Policy Delivery Packets in FOCI:** See exactly what a customer receives in their policy delivery packets

These tools and updates are designed to significantly enhance your efficiency and effectiveness. Stay tuned for more details and take advantage of our training sessions to fully leverage these exciting new technologies.

Top 100

Agent Rankings



As of August 2024

Agent

Jerry B.
Kathryn R.
Jordan D.
Debra H.
Sam D.
Peggy L.
Brooke C.
Charles W.
Adam D.
Jon P.
Stephen K.
Kathy M.
Nancy K.
Michael H.
Stacey T.
Shelley G.
Todd W.
Tina M.
Kristen R.
Jamie A.
Sara T.
Steven M.
Nicole R.
Robert A.
Anishalin H.
Karlee M.
Peg K.
Kyle C.
Alane S.
Mario R.
Sandee C.
Jake Z.
Gary A.
William S.
Christina S.
Cheryl W.
Joseph R.
Verity B.
Jennifer Z.
Matthew H.
Ricky E.
Jean M.
Tiffany S.
Landon W.

Sales Team

South Central Texas
DFW Houston
DFW Houston
Madison Point
Alabama Mississippi
Great Plains
Alabama Mississippi
DFW Houston
Southwest
Louisiana
Alabama Mississippi
DFW Houston
Madison Point
DFW Houston
Madison Point
Southwest
Southwest
DFW Houston
Southwest
Madison Point
Great Plains
Madison Point
Madison Point
Oklahoma
DFW Houston
DFW Houston
Great Plains
Madison Point
Southwest
Madison Point
South Central Texas
Madison Point
Southwest
Louisiana
DFW Houston
Madison Point
Louisiana
Southwest
Madison Point
Madison Point
Madison Point
Great Plains
Great Plains
Southwest

Production Sales Points

46,300
38,400
25,400
24,250
22,875
20,550
19,725
18,700
18,300
18,150
17,575
17,400
16,100
15,575
14,250
13,950
13,300
12,450
12,250
12,050
11,850
11,700
11,400
11,350
11,150
11,100
10,975
10,700
10,500
10,300
10,300
10,200
10,200
9,800
9,800
9,650
9,600
9,350
8,900
8,850
8,800
8,660
8,640
8,625

***Production
Sales Points***

Agent

Sales Team

Melissa R.	DFW Houston	8,525
Tina M.	Oklahoma	8,510
Mary S.	Great Plains	8,500
Requel R.	DFW Houston	8,450
Martin F.	South Central Texas	8,350
Deb L.	Madison Point	8,300
Marla J.	Great Plains	8,250
Susan G.	Carolinas	8,100
Michael N.	Southwest	8,000
Breanna M.	Southwest	7,950
Jennifer B.	Great Plains	7,950
Dawson D.	Alabama Mississippi	7,750
Michael M.	Southwest	7,750
Brenda H.	Great Plains	7,750
Jeffrey B.	Great Plains	7,710
David B.	Madison Point	7,700
Rose R.	DFW Houston	7,650
Jennifer K.	Southwest	7,425
Ashley O.	Madison Point	7,200
Michele V.	DFW Houston	7,150
Scott S.	Great Plains	7,100
Joshua T.	Madison Point	6,950
Lindsay D.	Indiana Ohio	6,920
Jessica L.	Madison Point	6,750
Michael G.	Great Plains	6,660
Melody S.	Madison Point	6,600
Jack C.	Tennessee	6,550
Floy R.	DFW Houston	6,500
Julie F.	Great Plains	6,447
Skyler A.	Louisiana	6,400
Martha W.	Alabama Mississippi	6,275
Liana H.	Great Plains	6,250
Benjamin R.	Madison Point	6,200
Blake H.	DFW Houston	6,200
Eric H.	Southwest	6,050
Nikki T.	Great Plains	6,050
Fred M.	Oklahoma	6,000
Jesus R.	Southwest	6,000
Melissa A.	Tennessee	6,000
Meka S.	Great Plains	5,950
Craig D.	Southwest	5,950
Esse M.	South Central Texas	5,900
Donna C.	Madison Point	5,900
Carolyn R.	DFW Houston	5,850
William P.	Louisiana	5,800
Christine I.	Southwest	5,710
Anna M.	Great Plains	5,700
Brenda W.	South Central Texas	5,650
Shane F.	Madison Point	5,500
Dale E.	Madison Point	5,500
Jane S.	Oklahoma	5,350
Stacy K.	Madison Point	5,300
Susan H.	South Central Texas	5,250
Rose A.	Great Plains	5,249
Patricia H.	South Central Texas	5,200
James B.	Southwest	5,100

[Return to Table of Contents](#)

Nike Shirts - Now available to order!

You asked, we heard and now the new Physicians Mutual Nike webstore is available for your Nike shirt orders!

<https://physiciansmutual.itemorder.com>

Highlights:

- Orders are all direct - you click the link, make your selection and it is shipped direct to your selected address.
- Credit Card payments, no more commission statement authorization forms.
- Discounted prices from what you will see in most retail stores.
- 20 colors available to select from!

Please note:

All items are embroidered with Physicians Mutual logo on left chest only.

Ladies polos are "feminine fit", therefore, sizing is smaller and we advise ordering a size larger.

All items are made to order. Therefore, items are non-returnable and no exchanges.

We will notify you if your color or size is unavailable to discuss a refund or substitution.

Expect your order to ship out 10-14 days from the time you order.



Recruiting Scorecard



Sales Team Ranking as of August 2024

Sales Director

Andrew Saul
Mike Story
Sandy Higdon
Robert Davis
Rick Izze
Holly Frank
Trevor Braun
Trina Gilbert
Jim McBride
Taylor Stevens
Darin Paul

Sales Team

DFW Houston
Southwest
Great Plains
South Central Texas
Carolinas
Madison Point
Louisiana
Alabama Mississippi
Oklahoma
Tennessee
Indiana Ohio

New Contracts

1,219
496
469
375
318
293
277
193
162
155
118



Med Supp Century Club



“On Schedule” as of August 2024

Agent

Sam D.
Kathryn R.
Debra H.
Jerry B.
Brooke C.
Stephen K.
Jon P.
Michael H.
Kathy M.
Jordan D.
Stacey T.
Peggy L.
Charles W.
Tina M.
Sara T.
Karlee M.
Todd W.
Matthew H.
Steven M.
Shelley G.
Gary A.
Alane S.
Kristen R.
Jamie A.
Tiffany S.
Mario R.
Verity B.
Jeffrey B.
Adam D.
Joseph R.
Christina S.
Jean M.
Nancy K.
Anishalin H.
Peg K.
Jennifer Z.
Dawson D.

Sales Team

Alabama Mississippi
DFW Houston
Madison Point
South Central Texas
Alabama Mississippi
Alabama Mississippi
Louisiana
DFW Houston
DFW Houston
DFW Houston
Madison Point
Great Plains
DFW Houston
DFW Houston
Great Plains
DFW Houston
Southwest
Madison Point
Madison Point
Southwest
Southwest
Southwest
Southwest
Madison Point
Great Plains
Madison Point
Southwest
Great Plains
Southwest
Louisiana
DFW Houston
Great Plains
Madison Point
DFW Houston
Great Plains
Madison Point
Alabama Mississippi

Submitted Med Supp Apps

185
181
163
153
139.5
133.5
127
123
116.5
114
108
107
106
101
96
91
81
78
77
74
74
73.5
73
73
72.9
72
72
72
71
71
70
70
69
69
68
68
68

[Return to Table of Contents](#)

Join the

GIVING Cheer

PROJECT



Bring some *sunshine* into a *customer's day!*

Follow these three easy steps to nominate a customer for the Giving Cheer Project.

1

GO TO
S3

2

LOG IN
With Username
and Password

3

SEARCH FOR
Giving Cheer



Anniversaries



*For October 2024 – Field Agents, Sales Directors and Broker Relationship Managers
(5 years and more)*

<i>Name</i>	<i>Sales Team</i>	<i>Year</i>
Clifford W.	Louisiana	37
Michael N.	Southwest	32
Michael S.	Southwest	31
Kenneth K.	DFW Houston	29
Felton B.	Louisiana	28
Peg K.	Great Plains	25
Jean M.	Great Plains	23
Jon P.	Louisiana	20
Mary S.	Great Plains	18
Paul H.	Madison Point	17
Olivia W.	Oklahoma	15
Gleb O.	Alabama Mississippi	14
Shirley S.	Great Plains	14
Jared K.	Louisiana	14
Joseph A.	Great Plains	13
Dominique D.	Southwest	13
Margaret O.	Oklahoma	12
Todd W.	Southwest	12
Jennifer K.	Southwest	11
Scott B.	Oklahoma	10
Larry R.	Madison Point	10
Stuart T.	DFW Houston	8
Marla J.	Great Plains	8
Jay S.	DFW Houston	8
Shirley B.	DFW Houston	7
Denise P.	Great Plains	7
Becky R.	Madison Point	7
Jordan A.	Louisiana	7
Linda C.	Southwest	6
Carol B.	Great Plains	6
Cyrus K.	Carolinas	5
Jan D.	Madison Point	5
Jamey M.	Great Plains	5
Randall B.	Carolinas	5
Michael H.	DFW Houston	5
Debra Q.	Alabama Mississippi	5

Senior Agent of the Year Competition



As of August 2024

<i>Agent*</i>	<i>Sales Team</i>	<i>Prod Sales Points</i>	<i>Perst.</i>	<i>Med Supp Submit Apps</i>
Kathryn R.	DFW Houston	38,400	100%	181
Debra H.	Madison Point	24,250	98%	163
Sam D.	Alabama Mississippi	22,875	87%	185
Peggy L.	Great Plains	20,550	99%	107
Brooke C.	Alabama Mississippi	19,725	88%	139.5
Charles W.	DFW Houston	18,700	94%	106
Adam D.	Southwest	18,300	97%	71
Jon P.	Louisiana	18,150	91%	127
Stephen K.	Alabama Mississippi	17,575	92%	133.5
Kathy M.	DFW Houston	17,400	92%	116.5

*Listed are the top 10 competing Senior Agents that are currently “On-Schedule” for Sales Leaders 2025 (all requirements). To earn the award, the Senior Agent must qualify for Sales Leaders 2025.

Rookie Agent of the Year Competition



As of August 2024

<i>Agent*</i>	<i>Sales Team</i>	<i>Production Sales Points</i>	<i>Contract Date</i>
Jordan D.	DFW Houston	27,500	8/10/2023
Anishalin H.	DFW Houston	12,733	2/10/2023
Steve M.	Madison Point	12,500	11/30/2023

*Listed are the top eligible Rookie Agents that are currently “On-Schedule” for Sales Leaders 2025 (all requirements), ranked in Production Sales Points order in their first full 12 months under contract, ending in 2023. The leading Rookie Agent in Production Sales Points, who also qualifies for Sales Leaders 2025, earns the award.

Sales Teams of the Year Competition



As of August 2024

Sales Director*

Andrew Saul
Holly Frank
Mike Story
Sandy Higdon
Robert Davis

Sales Team

DFW Houston
Madison Point
Southwest
Great Plains
South Central Texas

Combined Production and New Agent Sales Points

687,950
543,695
442,590
415,683
300,400

*Listed are the top competing Sales Teams that are currently “On-Schedule” for Sales Leaders (all requirements). To earn the award, the Sales Team must qualify for Sales Leaders 2025 and lead all qualifying Teams in combined Production Sales Points and New Agent Production Sales Points.



[Return to Table of Contents](#)

THE Club



The following Agents, Sales Directors and Brokerage Relationship Managers are members of THE Club, having demonstrated consistency in Sales Leaders 2025 qualification, and are “On Schedule” for Sales Leaders 2025. The number of years includes the 2024 qualifying year for Sales Leaders 2025.

Diamond Members (25 - 29 years)

<i>Name</i>	<i>Sales Team</i>	<i>Years</i>
Peg K.	Great Plains	25

Senior Lifetime Members (20 - 24 years)

<i>Name</i>	<i>Sales Team</i>	<i>Years</i>
Jim R.	Great Plains	22

Lifetime Members (15 - 19 years)

<i>Name</i>	<i>Sales Team</i>	<i>Years</i>
Mike S.	Southwest	16

Senior Members (10 - 14 years)

<i>Name</i>	<i>Sales Team</i>	<i>Years</i>
Doug H.	Great Plains	14
Sandy H.	Great Plains	13
Todd W.	Southwest	12

Members (5 - 9 years)

<i>Name</i>	<i>Sales Team</i>	<i>Years</i>
Kyle C.	Madison Point	9
Deb H.	Madison Point	9
Holly F.	Madison Point	8
Andrew S.	DFW Houston	7
Sam D.	Alabama Mississippi	6
Shelley G.	Southwest	6
Stephen K.	Alabama Mississippi	6
Jon P.	Louisiana	6
Sara T.	Great Plains	6
John S.	Great Plains	5

The following individuals are in the candidate stage for THE Club.

<i>Name</i>	<i>Sales Team</i>	<i>Years</i>
Alane S.	Southwest	4
Dan T.	DFW Houston	4
Chuck W.	DFW Houston	4
Kris B.	Southwest	3
Brooke C.	Alabama Mississippi	3
Adam D.	Southwest	3
Keri H.	DFW Houston	3
Mike H.	DFW Houston	3
Zory H.	DFW Houston	3
Rodney J.	Madison Point	3
Peggy L.	Great Plains	3
Tina M.	DFW Houston	3
Kathy M.	DFW Houston	3
Katy R.	DFW Houston	3
Kristen R.	Southwest	3
Jackie S.	Southwest	3
Rebecca S.	Southwest	3
Stacey T.	Madison Point	3
Jamie A.	Madison Point	2
Robert D.	South Central Texas	2
Heather D.	South Central Texas	2
Robin H.	Madison Point	2
Karlee M.	DFW	2
Justin R.	South Central Texas	2

*THE Club Candidates are Agents, Sales Directors and Brokerage Relationship Managers who have qualified for at least two consecutive Sales Leaders and have not yet earned a Club ring. Candidates with four consecutive years are inducted into THE Club.



[Return to Table of Contents](#)

Fairmont Waterfront Hotel ...

your four-star urban retreat in the Land of Awe

Amidst a backdrop of magnificent mountains, glistening harbor waters, a sprawling rainforest and a sparkling city skyline sits Vancouver's Fairmont Waterfront Hotel, your home-away-from-home for Sales Leaders 2025.

West Coast gem

The Fairmont Waterfront is the quintessential expression of West Coast luxury. Get ready for some much-deserved pampering during your stay at this beautifully appointed hotel with all it has to offer, including:

- **Breathtaking views at every turn.** Floor-to-ceiling windows provide sweeping vistas of the harbor, North Shore Mountains and Stanley Park, Vancouver's 1,000-acre urban rainforest.
- **ARC Restaurant + Bar.** This award-winning restaurant features handcrafted, garden-to-table cuisine created with locally sourced ingredients and over 60 varieties of herbs, produce and edible blossoms grown in the hotel's 2,100 square-foot rooftop garden. ARC Restaurant was voted one of Canada's Top 100 Brunch Restaurants in 2024 by OpenTable.
- **Health club.** Head to the rooftop where views of the mountains rising above Coal Harbour provide a spectacular backdrop for a swim in the hotel's 50-foot heated pool. Or stay on track with your fitness goals with a morning workout in the fitness center featuring state-of-the-art cardio equipment and free weights. Before you leave, take a relaxing dip in the indoor whirlpool.
- **Convenient location.** You'll be a short walk away from a host of trendy restaurants and cafes, the Waterfront SkyTrain station, and local attractions including Coal Harbour, historic Gastown, Vancouver Lookout in Harbour Centre, Robson Street (Vancouver's most famous shopping district), and much more.



You've got this!

Your hard work is bringing you closer to all that awaits you in beautiful Vancouver. Keep up the momentum – success is within your grasp.

A handwritten signature in black ink, appearing to read "Tim".

