

# Agent Programs and Services Guide



**Your One-Stop-Shop for Medicare Marketing  
and Back Office Support**

(800) 998-7715  
[info@psmbrokerage.com](mailto:info@psmbrokerage.com)  
[www.psmbrokerage.com](http://www.psmbrokerage.com)



20

24

# About PSM

Located in beautiful Austin, Texas, Precision Senior Marketing, LLC is a full-service, national insurance marketing organization dedicated to recruiting, servicing, and supporting the best independent sales agents in the United States.

With thousands of agents nationwide and growing, we leverage our powerful community to provide our agents with the best products, most competitive commissions, and first-hand knowledge of industry news to dramatically increase sales.

## Why Medicare?

With more than 10,000 Americans turning 65 everyday, the market will continue to experience rapid change and growth, thus it is imperative, now more than ever, for an independent insurance agent to have a valuable and influential support base in order to succeed.

*"Medicare products are some of the most demanded in the industry."*

At PSM, we want to be that support base, and encourage you to come join us to see how our team of experienced representatives can help you grow your business.

## Our Services

Online Enrollment Solutions

Proprietary Product Portfolio

Marketing & Lead Programs

Training Resources

Agency Building Tools

Back Office & Compliance

---

# Advantages We Offer

---

Here are just a few of the advantages PSM offers our community of agents:

---

- ✓ PSM is recognized as one of the leading Medicare-based FMO's
- ✓ Our agents are set up on fully-vested direct carrier contracts
- ✓ We have served the independent agent community for over 20+ years
- ✓ We have marketing support programs to reinvest in our agents success
- ✓ You will have access to robust portfolio along with new and exclusive proprietary products to separate you from your competition
- ✓ We offer turn-key enrollment platforms to streamline your business and remain compliant with new CMS guidelines
- ✓ You have access to personal mentorship, training resources and helpful guides to become a top producing agent

***"Now is a great time to join our community of successful agents who call PSM home."***



# Training



**PSM believes that education and knowledge are powerful skills.**

We also believe that as an organization, it is our obligation to invest in our agents' future by providing education that broadens your knowledge base on Medicare-related topics. We have partnered with **The Medicare Rights Center** to ensure this obligation is fulfilled by offering our agents Medicare Intensive Training courses at no cost to you.

## A FEW COURSES WE OFFER:

- Medicare Basics
- Medicare Coverage Rules
- Appeals and Penalties
- Assistance Programs
- Enrollment Windows
- Special Topics
- And more



# Products We Offer

**Gain a competitive advantage with a robust offering of carriers, plans, and exclusive products, with best in class service and tools to help your business thrive.**

Precision Senior Marketing is a Medicare FMO offering top-level, direct contracts with the nation's leading insurance carriers. At PSM, our portfolio is quality-focused to ensure our agents are only offering the best products to their clients.

- 
- |                                    |                            |
|------------------------------------|----------------------------|
| ✓ Medicare Advantage               | ✓ Annuities                |
| ✓ Medicare Supplement              | ✓ Short and Long-Term Care |
| ✓ Prescription Drug Plans          | ✓ ACA Plans                |
| ✓ Life Insurance and Final Expense | ✓ Dental                   |
| ✓ Critical Illness                 | ✓ Disability               |
| ✓ Guaranteed Issue                 | ✓ Hospital Indemnity       |



# Tools to increase sales



## Medicare Online Enrollment Tool

**Sell Medicare plans remotely and compliantly.** At PSM, we want to provide our independent Agents the best technology. With our Telephonic Enrollment platform, you now have the same opportunity to improve productivity, reduce time spent traveling from appointment-to-appointment and empower you to close more business from the comfort of your own home.

*"The platform's **call recording** and **analytics capabilities** are available now to help field agents prepare to comply and excel under the new CMS Final Rule. We are excited to offer our agents this CMS-compliant solution."*

### Benefits include:

Our Field Agent Portal with Telephonic Enrollment is a web-based tool that provides agents with:

- An Integrated CRM
- Lead Generation
- Electronic Scope of Appointment
- Plan Quoting
- Telephonic Enrollment Capabilities
- Compliant and Secure



# Marketing Resources



PSM is pleased to provide you with a library of pre-approved marketing materials to help you retain and grow your book of business.

In today's competitive market, it is helpful to have marketing materials that adhere to CMS guidelines and help you stand out with potential clients. Our customized, carrier approved marketing materials are available to all PSM agents.

**As a PSM Agent, you will have access to the following marketing resources:**

## **We offer:**

- Business Cards
- Medicare Flyers
- Event Banners
- Posters
- Brochures
- Promotional Material
- And More

**Note:** All of our custom marketing materials are CMS-compliant.



# Agent Programs

**We have developed effective programs and resources to help you better utilize your time, so you can focus on new business opportunities.**

We realize the Lead Generation and Client Prospecting techniques our agents employ are as unique as the individuals that use them. Because the "one size fits all" approach does not appeal to many of our agents, we've constructed programs that are flexible as they are bountiful.



## Lead Programs

PSM has teamed up with the most reputable companies to make sure our agents have only the best selection available. From Direct Mail, internet leads, to call transfers, you choose the lead programs that works best with your schedule and preference.



## Co-Op Marketing Reimbursement

PSM producing agents have access to our marketing reimbursement program which allows us to contribute back to your marketing budget. In addition we help agents during AEP with Co-Op marketing dollars to keep your business growing all year long.



## Personalized Marketing Materials

With our personalized CMS-compliant marketing materials, you will never have to worry about making mistakes. We provide the resources you need to attract new clients as well as engage your existing book of business.





# Agent Benefits



## **You Own Your Book of Business**

PSM only offers direct company contracts. Our agents are vested and maintain ownership of their business.



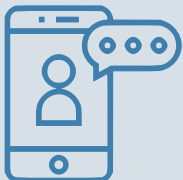
## **Top-Level Commissions**

You will always receive maximum commissions available when working with us. We have partnered with the industry's leading carriers to make sure our agents have access to the highest compensation, bonus opportunities and incentives.



## **Marketing Support**

In today's competitive market, it is helpful to have marketing materials that adhere to CMS guidelines and help you stand out with potential clients. Our carrier approved marketing materials are available to all PSM agents.



## **Online Enrollment Solutions**

With our online enrollment platform, you now have the opportunity to improve productivity, reduce time spent traveling from appointment-to-appointment and empower you to close more business from the comfort of your own home.



## **Exclusive Proprietary Products**

Our robust product portfolio means more opportunities to provide the right solutions to your clients

# Learning Opportunities

**At PSM we understand the importance of being up to date on all the latest news and changes in the industry. We've developed helpful resources to provide our agents with the latest news to keep you informed, as well as resources to keep you at the top of your game while growing your business.**

Topics Include: Sales concepts, product recommendations, cross-selling opportunities, utilizing quoting and enrollment platforms, CMS compliance guidelines, marketing incentives, events, education, industry news, and carrier updates.



## PSM YouTube Channel

We are dedicated to producing instructional videos that showcase the knowledge and passion our team has for supporting our agents.



## PSM Senior Market Blog

Join thousands of insurance agents who receive weekly news updates and original articles. Stay up to date on industry trends, new opportunities and more.

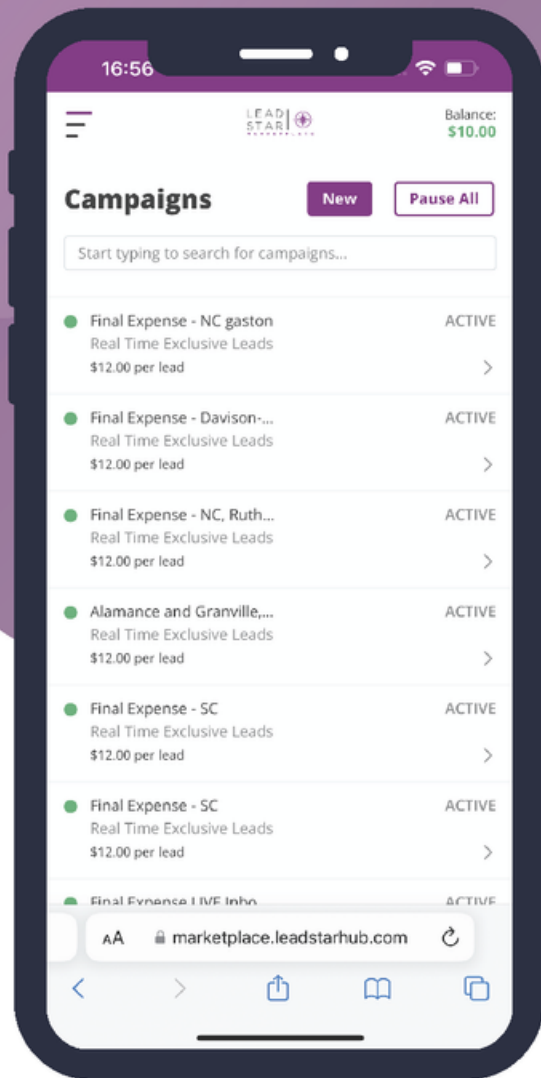


## PSM White Papers and Sales Guides

The more you know, the better you can serve your clients. Take some time to freshen up.

---

# Lead Solutions



**TCPA and CMS-compliant leads for Medicare & FE, plus other products**

LEAD |  
STAR |  
MARKETPLACE

**IT'S TIME TO  
TAKE THE  
LEAD.**

**A self-serve platform that allows agents to acquire new customers at scale.**

- First-to-market & unique in the industry
- TCPA- and CMS-compliant leads for Medicare & FE, plus other products (underwritten life, annuities) post-pilot
- Aggregated purchase power provides best possible lead price for individual agents
- Inbound calls on your schedule
- Real-time exclusive data leads
- An aged lead marketplace
- Integrated 'light' CRM

# CRM Solutions

**AgencyBloc is an agency management system that helps life and health insurance agencies grow their business with an industry-specific CRM, commissions processing, and integrated business and marketing automation.**



PSM is proud to partner with AgencyBloc to assist independent sales agents and agencies in organizing and making their overall business more efficient through automated solutions.

## **Industry-Specific CRM**

- Manage prospects, clients, policies, agents, carriers, and more in an industry-specific CRM built with your needs in mind.

## **Commission Module**

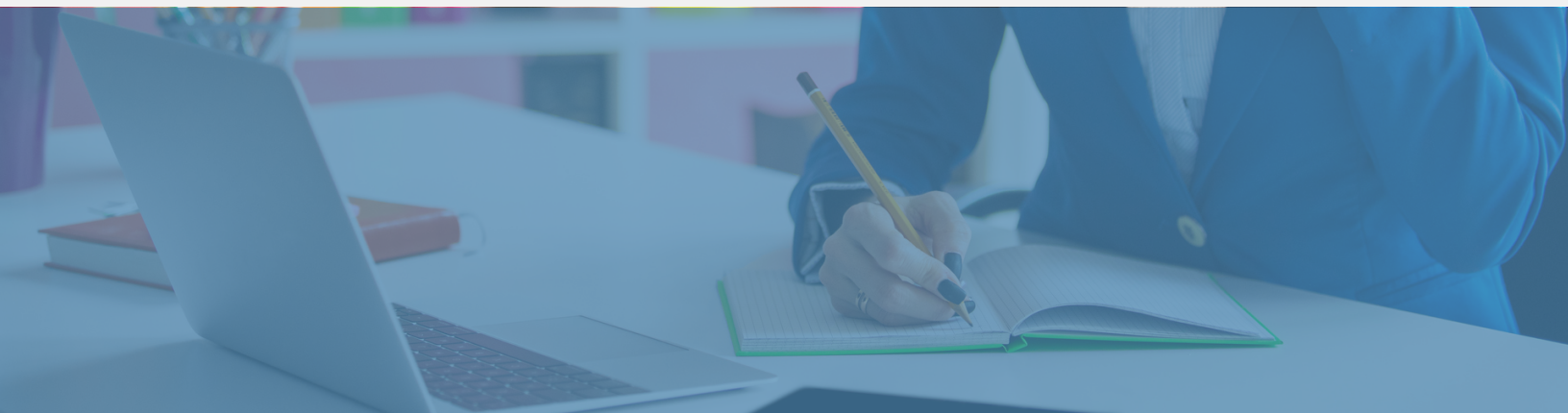
- The Commission Module saves you time and resources, helps you identify missed commissions, and gives you insightful commission insights.

## **Lead & Sales Management**

- Effectively work leads and track sales opportunities through customizable board-view pipelines for every type of business you do.

## **Workflow Automation**

- Automated workflow helps you spend less time on manual, time-consuming tasks. Automatically assign tasks to agents and send emails to clients so no important tasks are missed.



# Client Referral Program



**ReferMe IQ™ helps insurance agents like you generate more business from client referrals in your personal network. Their Automated Referral Intelligence goes far beyond your typical auto-responder.**

The ReferMe IQ™ system contacts your current relationships and requests referrals- for you: personally, authentically and in ways they prefer! It then sends an email from your relationships to their personal network recommending your business.

## The ReferMe IQ™ Solution

- Drives all 5 key behaviors necessary for referral success
- Totally automated – works behind the scenes once set up
- Is personal and authentic leading to higher engagement
- Makes everything easy for users, referral sources and referrals
- Very Affordable
- The only system available that creates the actionable path for referrals to request contact with you – in ways and at a time they prefer!



## Featured Packages & A La Carte Services

A sample of digital services offered. Be sure to request a consult to discuss specific needs.

Limited number of consults available each week. Don't delay, sign up today.



**Request a  
consultation  
today!**

### 01 **Essentials Package**

New Website  
Social Media Pages  
Email Marketing  
Retargeting Ads

### 02 **Seminar Package**

Landing Page Creation  
Email Drip Campaign  
Social Media Paid Ads  
Retargeting Ads

### 03 **Growth Package**

Increase Social Following  
Scheduled Weekly Post  
Retargeting Ads

YourDigitalLab.com team members have worked exclusively in the Medicare, Life, Health, Annuity and Financial Industry for the last five years. We have a ton of experience on how to market and build customer journeys online.

We understand your audience, the factors that influence their decisions, the right follow-up process based on their behaviors, and the best way to connect with them and motivate them to act.

Not sure what you need? No worries, we can set up a consultation and discuss.

We offer entire websites or single landing pages to drive traffic.

Regularly stay in touch with leads and customers through email marketing.

Increase brand awareness and conversions with retargeting.



## Contact Us

[www.yourdigitallab.com](http://www.yourdigitallab.com) [support@yourdigitallab.com](mailto:support@yourdigitallab.com)

Not all services, programs and platforms available to all audiences.  
Please check with your marketer or market leader for more information.



## Introducing the Agent Benefits Program

**Looking for better rates for medical, dental, vision, and other coverages for you and your family?**

*Take advantage of exclusive benefits for independent agents and advisors affiliated with us.*

- Access to a one-of-a-kind association benefits program
- Affordable insurance solutions to help you and your family offset health care costs and live more securely
- Competitive alternatives to plans on the ACA marketplace, with potential for large savings on premiums, co-payments, deductibles, and cost of medical services
- Four different healthcare plan options to suit your personal budget and coverage needs
- Supplemental plans from providers you can trust with great benefits

### HEALTH PLANS

- Major Medical Group Plan
- Small Employer Captive Plan
- Premium Health Minimal Essential Coverage Plan

### SUPPLEMENTAL PLANS

- Dental
- Vision
- Hospital Indemnity
- Accident
- Critical Illness
- Whole Life Insurance with Long-Term Care
- Identity Protection



Amalgamated Local 426  
**Health and Welfare Fund**  
network by **Anthem**



# Welcome to the Group Sponsored Errors & Omissions Program

The Group Sponsored Errors & Omissions Program is designed exclusively for Agents affiliated with Precision Senior Marketing.

All of the information that you need in order to obtain professional liability insurance is available at [www.calsurance.com/alpsm](http://www.calsurance.com/alpsm).



Here are just some of the features of this top rated E&O program:

- Multiple Coverage Options Available - purchase only what you need
- Multiple Limits of Liability Options Available
- No Policy Aggregate, you do not share your limit with other enrolled agents!
- Defense Costs are Outside the Limit!
- Deductible as low as \$0 per claim on products of Precision Senior Marketing!
- First Dollar Defense - Your deductible applies to loss payment only, not defense costs.
- Retroactive Date - Date of Agent's first continuously maintained Life Agents E&O Policy
- Additional Enhancements:
  - Regulatory Defense \$25,000 per agent
  - Enhanced Cyber Liability coverage up to \$200,000 per agent
  - Insolvency carveback for any Life & A&H Insurance Companies rated "B" or better by A.M. Best

**Enroll Online TODAY at: [www.calsurance.com/alpsm](http://www.calsurance.com/alpsm)**

Should you have any questions about this program, please call or email us at  
Phone: (888) 848-4955 or [info@calsurance.com](mailto:info@calsurance.com)

# Support and Services

**At PSM we pride ourselves on offering the best customer service in the industry, so when you contract with PSM you can be assured you not only have a direct contract through a leading FMO, but a partner dedicated to your growth. Here's some of what you can expect when you team up with PSM.**

- ✓ One-on-one support from a seasoned marketing representative
- ✓ Dedicated and responsive commissions resolution staff
- ✓ Certification assistance and training resources
- ✓ Compliance department to assist with allegation support
- ✓ Market analysis and sales strategy resources

***"At PSM, we want to be your support base, and encourage you to come join us to see how our team of experienced representatives can help you grow your business."***

# Ready to join PSM?

We are excited to get you started. Give us a call today and find out why independent sales agents across the country are placing their business with Precision Senior Marketing. We look forward to helping you reach a higher level of success.

**(800) 998-7715**



11940 Jollyville Rd #200 South  
Austin, TX 78759  
[info@psmbrokerage.com](mailto:info@psmbrokerage.com)  
[www.psmbrokerage.com](http://www.psmbrokerage.com)