

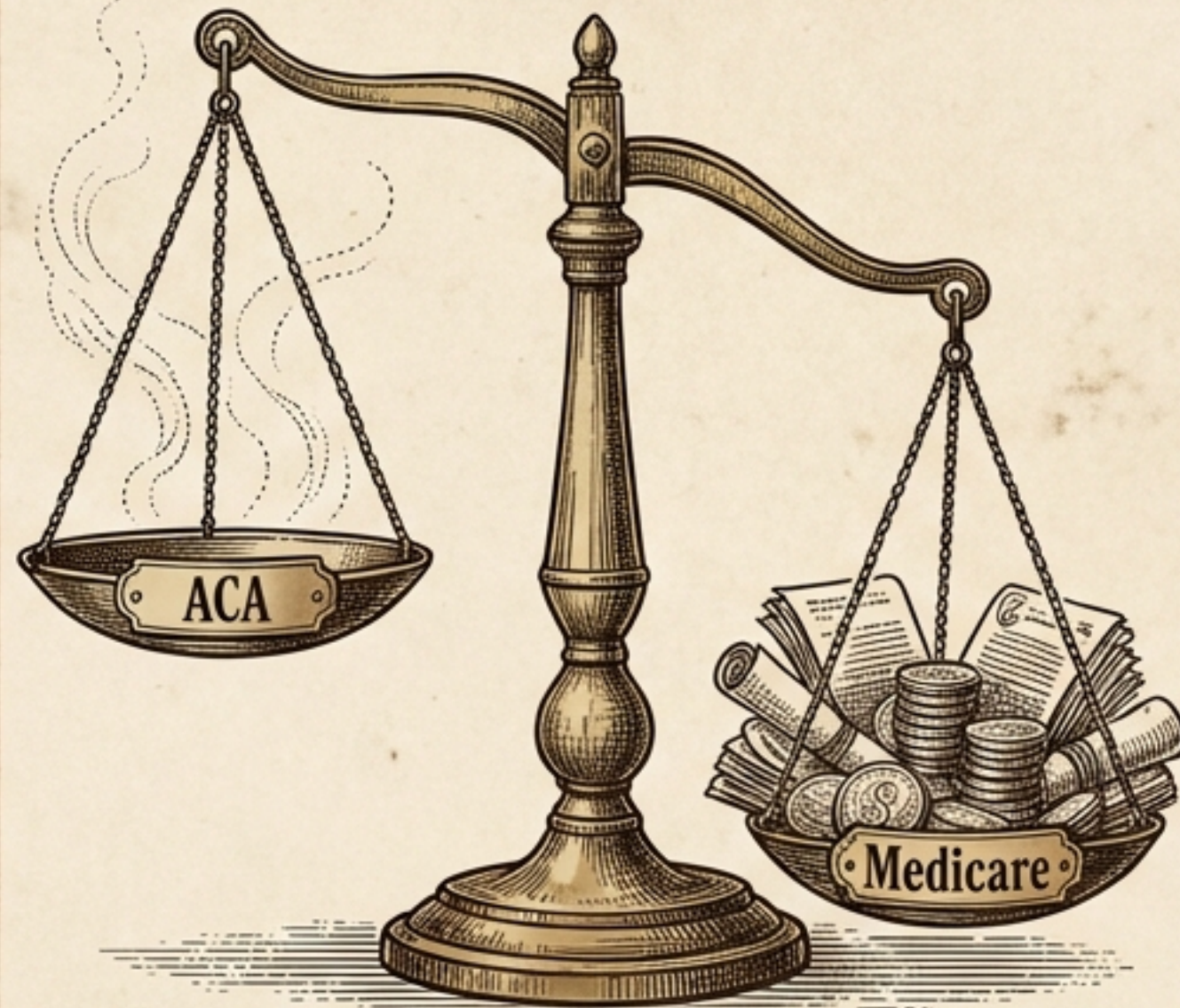
THE GREAT RESHUFFLE

Why the next 5 years are the biggest opportunity window in a generation for independent agents



The market is NOT shrinking. It is reshuffling.

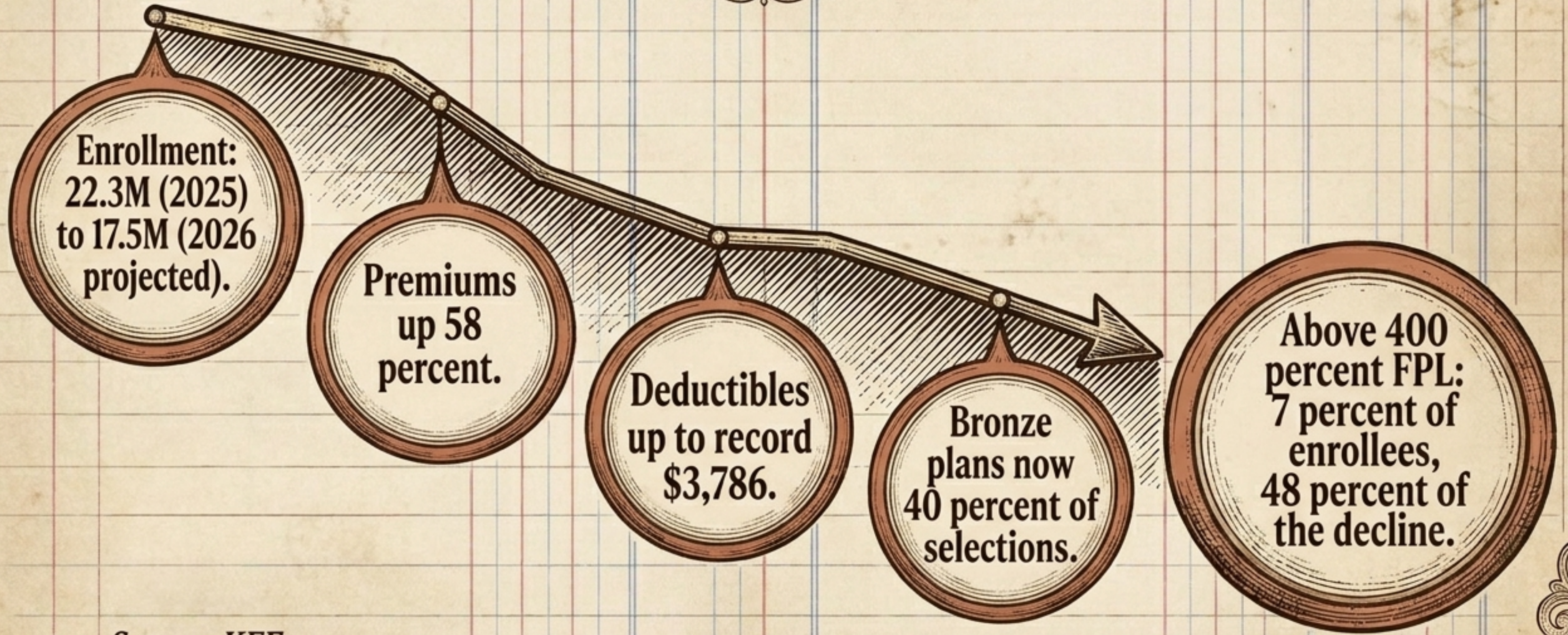
**4.8 million
people
leaving ACA
Marketplaces.**



**70 million
on Medicare
and growing.**

The book of business is moving. Be where it lands.

4.8 Million Displaced from the Marketplaces.



Source: KFF

Medicare Crossed 70 Million

Med Supp persistency
strongest of any product line

10,000 Americans
turning 65 every day

Projected
45 million MA
by 2030

35.87 million on
Medicare Advantage
(51 percent of total)

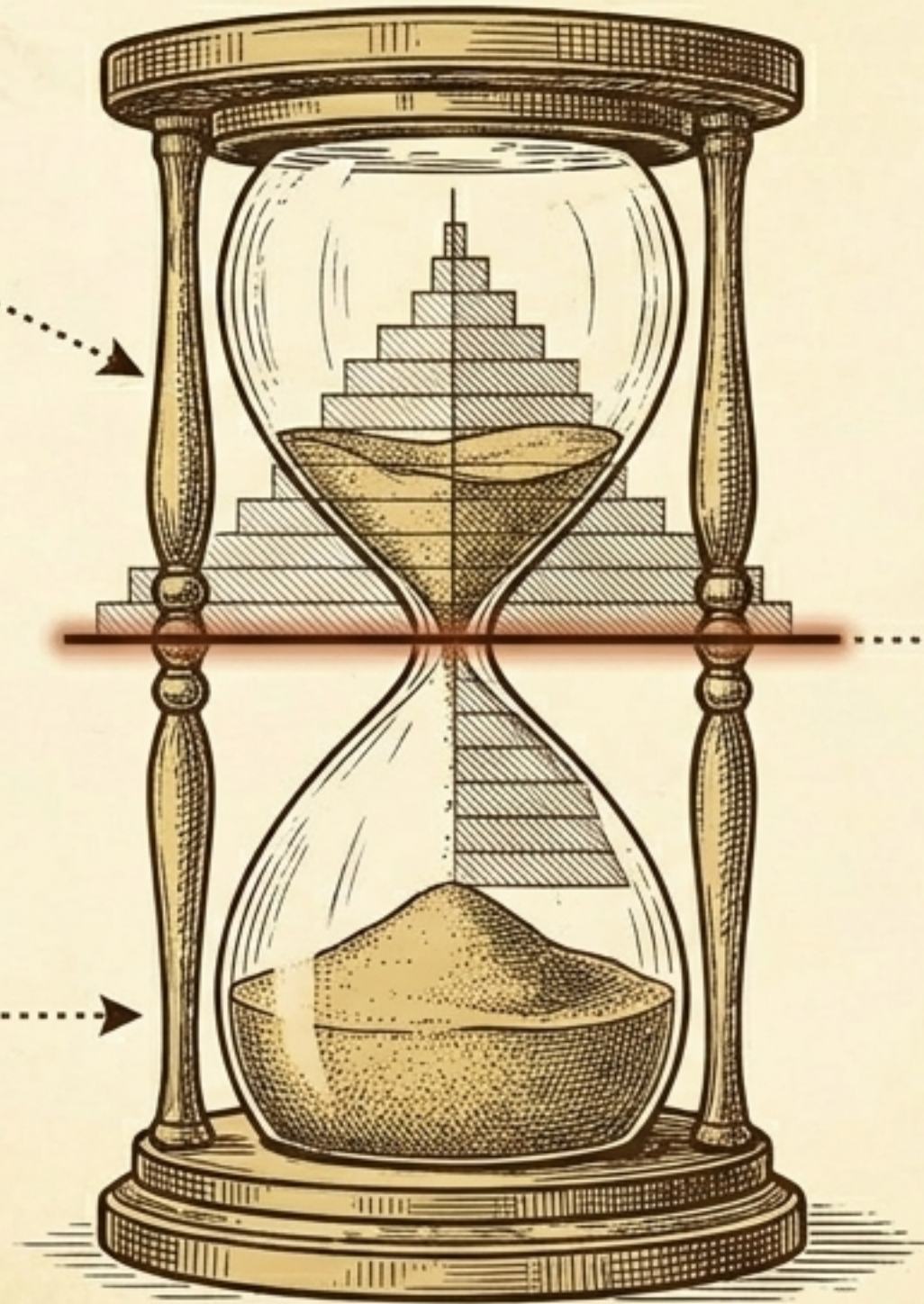


Source: CMS, AHA.

The Floor Lasts Beyond 2040.

Worker-to-beneficiary
ratio falling to 2.2
by 2045.

Medicare spending
growth 9.7 percent per
year through 2030.



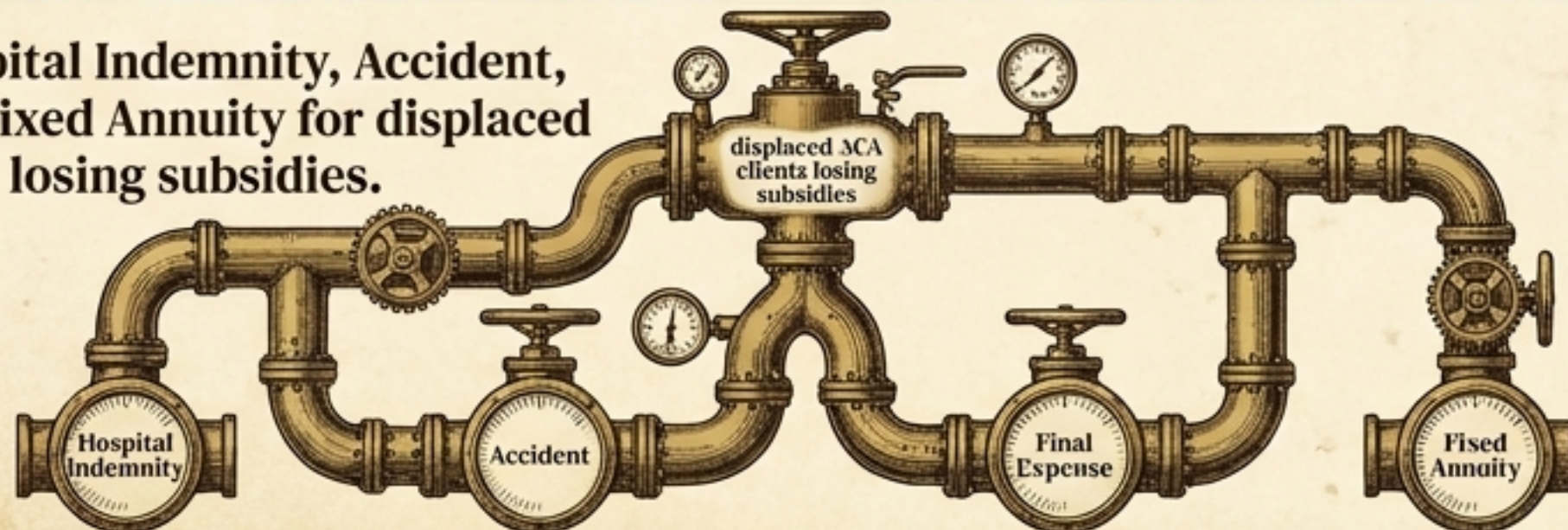
By 2030, 65+
outnumber under-18
for the first time.

Source: Peterson Foundation, US Census.

Three Lines That Win This Decade



Cross-sell into Hospital Indemnity, Accident, Final Expense, and Fixed Annuity for displaced ACA clients losing subsidies.



PSM Brokerage Agents Are Already Positioned.

- ❖ Marketing Hub.
- ❖ Compliance review.
- ❖ Lead vendor partnerships.
- ❖ Business coaching.
- ❖ Contracting support.
- ❖ Open release.

**Talk to PSM about
contracting.**

