

# *THE* Insurance Opportunity of a Lifetime

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Peek Performance Insurance

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# I'm Clay Peek



After several years of full-time ministry Clay began selling health insurance in 1996. After selling several thousand policies in the small business market and after recruiting and training more than 7500 agents, who've sold about 300,000 policies.

I am ready to help a select, dedicated group of agents become the dominant health agent in their chosen market.

**I can teach you how to write 1000 cases in 12 months.**

If you're willing to work and create a long-term success with Clay, he's is ready to give you the tools to succeed on a whole new level.

*You can't teach what you don't know*

*And you can't lead where you won't go.*



I'm a  
"health guy"



In **1996**, I had **one** health plan to sell.

It was **Underwritten**.

You had to have a **bank account with money in it** to buy it.

*I Sold about **600** health cases my first year.*

*I Placed **460** policies my first year ... driving from county to county  
800 - 1000 miles a week.*

I didn't have an answer for the **sick** and the **poor**.

I didn't have a Gap plan, a Dental plan, an Accident or Life plan to sell. So, **NO** "secondary" health sales.

If I'd had **today's** tools in **1996** ... that's an easy 1000 sales ... my first year.

# Clay's first decade



*What happened next?*

Rinse, Wash, Repeat for 9 Years,  
while also recruiting and training  
my first 1000 agents.

I'm no better than you. You can do this too.

I've invited you  
here to share  
an opportunity



- I don't think most people have any idea how big this is!!

# Millions of Prospects



- There are **50 – 70 Million** prospects in this market

# Easy Access



- There are easily **17 Million** different groups in this space that contain **50 Million additional Prospects** that are ***NOT*** on the “*Do Not Call*” list.
- Yes, you may call them. Legally.
- You may discuss this product freely *with anyone at anytime* in a simple, non-threatening and “non salesy” way

# Easy to Sell



- It's Not "Selling," it's "**Order Taking\***"
- The average sale takes about **15 minutes** and is most often done on the phone.
- The client does *NOT* have to sign the app so long as the enrollee gives the agent verbal permission to submit the application (*Nearly all your sales will happen this way*)
- Some will see your social media or internet search driven communications and will **self enroll** *without even talking to you ...* and they become *your* clients ... and yes, you get paid.

\* Of course, we explain it well to our prospects before enrolling



# Guaranteed Issue



- The client will **never** be declined because of health issues

# Full Coverage Day One

- There is **NO** "*Pre-Existing Limitation*"
- Your client is **covered 100%** on the effective date



# Best Coverage. Ever

- There are **No Dollar Maximums** on this plan
- Both *YOU and YOUR* Client may sleep easy tonight, knowing that they're protected 100%
- This really is the "**Best Coverage. Ever**"



# Cheap.



- No, it's not just affordable. It's Cheap
- 60% of our sales are **\$o monthly premium**

# Compensation

- Varies – but this sale typically pays about the *same as a Medicare or "Final Expense"* sale ... about \$200 - \$350 per person, **per year**
- The commissions are very often "**LEVEL**" for the lifetime of the policy
- Typical family of 4 pays you between **\$800 - \$1400 per year**, forever



So, I'm saying  
...In 15  
Minutes...



- The average “Family of Four” sale **takes 15 minutes** and makes you approximately **\$1000** ... usually “Level” forever?
- Yes.
- *How many times a day do you think you can do that?*

# Easy to engage



- In most states you can take one, easy and *free* **certification**. This allows you to market in 30+ states (The “blue” states on this map)
- Then get your carrier appointments and add some non res licenses/appointments if you wish to market in multiple states ... *but don't stress ... there's more business than you can write – right where you are!*

# Training



- Peek Performance is a National Leader in this market.
- We have simple “ACA Prep Classes” to get new agents started
- We have more in depth “ACA Foundations” and “ACA & Health Insurance *University*” classes to build knowledge (Once appointed)
- We have additional high level “Marketing” *training* and ***technology*** tools to make you skillful at *sales multiplication*



# Market Presence and Leads



- Peek Performance gives agents the ability to have Search Engine Optimized websites that can **help prospects find you** by “**vocal search**” (Siri, Insurance Agent near me ...) for a *fraction* of the cost.
- You may share this technology with other agents who will **100% *Guaranteed* funnel leads to you**
- Prospects will be *reaching out to you* ... what a concept!
- You'll have an SEO Website that's *branded* and linked to you

Ok, Ok ... what  
**Market** is it?

- Set your bias, misinformation or outdated experiences aside ...



# The ACA *HEALTH* Market is HOT



- The **Affordable Care Act**
- *Every year, **Rookie Agents** at Peek Performance write **150 – 250 cases in just 6 weeks** each fall during the Open Enrollment.*
- The enrollment is quick and easy
- The pay is steady, dependable and you have a third party verified online statement for *each carrier, each month*
- Vested Day One
- Free and easy enrollment platform
- Lead generation technology

# What's Changed?

## 1. COST!

- Rates have been **lowered**
- An average of **\$50 - \$70 per person** per month for those already getting a “subsidy”
  - In my town a **family 45/45 & 2 teens** – making **\$60,000 a year** can get a **Bronze** plan w a Dr/Specialist copay for **\$0** ... they can get a **Silver** plan with better copays and less out of pocket for **\$98**
- A **MASSIVE** Reduction for **higher income** people who previously got **NO** subsidy
  - The rate for me and my wife (I'm 61) **was \$1500** ...
  - If your prospect was our age and earned **\$200,000** – it's now **\$880**
  - If your 61-year-old couple earned **\$125,000** ... it's now **\$350**

*What's  
Changed?*

## 2. Massive “Group” Health Plan Shift

- Now, many employers with **less than 50 employees** will find it cheaper to **collapse their group plans** and allow employees to get an ACA plan.
- That's **TENS of Millions** of prospects
- That's **12 months a year**
- **Better for the Employer – Better for the Employee**
- Use the savings to make **2<sup>nd</sup> and 3<sup>rd</sup> sales**

*What's  
Changed?*

### 3. Extended Enrollment Period in 2021

- Currently, you may enroll freely **until August 15, 2021**
- It could be extended longer
- Then, the annual “**Open Enrollment Period**” will occur **November 1 – December 15**
- However, you can enroll small businesses who drop their group health plan **12 months a year**

## 2<sup>nd</sup>/3<sup>rd</sup> sale

- Because you're saving most clients SO MUCH MONEY, adding the *necessary* **Accident, Gap, Dental, Critical Illness** and **Life** sale has never been **easier**
- These plans give you "**CASH FLOW**" (*Advanced Commissions*), while you're building your strong and steady, "**As Earned**" ACA income

# The “Lowe’s Close”

You’re 8 deep in the checkout line at Lowe’s on Saturday Morning

- You look next to you and say ... *“Hey, did you get your **rate decrease** yet?”*
  - Huh? What rate decrease?
- *You know, the rate decrease for your health insurance ... **you have health insurance, right?***
  - Yes ... but – I don’t know what you’re talking about regarding any rate decrease
- *You mean, **your agent didn’t call you** and get you your new, lower rate? !?!*
- *No problem, I can show you your new rate in 30 seconds: **What’s your Zip Code?***
  - *If “No” Health Insurance ... No problem, I can show you the new lower rate in 30 seconds, what’s your zip code?*



# How to Start?



- Call one of our **Marketers** to ask questions: **877-612-7317**
- Self Starter and don't want to wait? – Register at [www.peaktraining.com](http://www.peaktraining.com), go to the "**12 Mo Health Sales**" tab and Watch my *step by step* ["ACA Prep Class" video](#)
- Set up your SEO Website, and you'll complete your "**CMS Certification**" before you appoint. My "ACA Prep Class" will give you every detail you need to know to get started ... RIGHT NOW
- Once done, it's [easy to contract](#) with the necessary carriers
- [A simple map](#) will tell you what plans are currently offered in your state
- Additional ACA plans will be added to the map in **July/August** as carriers add new states and new counties

Ever sold **1000**  
cases in a year?

- This is your year.



# Resources

- Questions? **877 612 7317**
- Email us [marketer@ppisales.info](mailto:marketer@ppisales.info)
- [www.peektraining.com](http://www.peektraining.com) go there and Register.
- Go to the “12 Mo Health Sales” tab
- Go to “Step 2” and set up your [SEO Website](#)
- [ACA Prep Class](#)
- [ACA Foundations](#)
- [Contracting Link](#)
- [www.peekperformanceinsurance.com](http://www.peekperformanceinsurance.com)

Make sure you're getting our marketing emails! If not, tell [danielleb@ppisales.info](mailto:danielleb@ppisales.info)





# Why the Health Market?

- It's **very poorly served**. Most agents who sell outside the OEP are doing so for purely **monetary** reasons and some don't have the clients' best interest in mind.
- However – offering a quality Health insurance plan is the “**gateway drug**” to *getting more clients*. If you meet this **real, perceived need** ... *they'll learn to **trust** you, and will **give you everything else** ...* through retirement, Medicare, LTC and Annuities.



# What states can I work?

- We don't currently sell ACA plans in states that do not use the "Federal Exchange"
- We may incorporate a "State Based Exchange" state or two in 2021
- For now, this program is best suited for those living and working in a "Federal Exchange" state. (The Gray States)
- When you go to the interactive map you can see ALL plans are available in each market
- I can offer my best support in the Federal Exchange states.
- I may be able to offer some marketing support in the "State" based exchange states, on a limited basis. But this is not my target agent.



# How is the pay?



**It's significant.** Let me illustrate.

We all have different capacity and different work ethic, a different drive to succeed.

I think of it as:

- A **4 Cylinder Engine/Agent**
- A **6 Cylinder Engine/Agent**
- An **8 Cylinder Engine/Agent**
- A **Supercharged Engine/Agent**

Some *work harder*

Some **sell better**

**All** will get better & All can do ***well ...***





# Assumptions for my pay illustration Models



- ACA, IHA, Nat Gen, Sedera, Manhattan Level – **Street**
- Foresters Level – **Street Level** Term Life 20/30
- Persistency - **80%**
- Clients per Appointment - **2.50** (60% Ind., 30% Couple, 10% Family)
- Sales per Client - **2.0**

## Percent of Sales by Source

- A - **Fresh Lead** - 25.00% (Your SEO Site or other lead sources)
  - B - **Aged Lead** - 10.00% (\$3 each, min 100)
  - C - **ACA Client Referral** - 15.00% (current clients)
  - D - **Appointment Referral** - 25.00% (new sales clients)
  - E – **B-2-B & Self Generated** - 25.00% (neighboring businesses)
- 100.00%

**Appointments per week - 16-20 range, not more.**





## HOW IS THE PAY? 4 CYLINDER “ENGINE” AGENT

- The Ford Ranger agent
- The “no kids” or P/T agent
- You’re (really) only *working 2 days a week*
- Or you’re hard working and doing your best ... but your closing rate is about **12%**



	<u>Month 1</u>	<u>Month 2</u>	<u>Month 3</u>	<u>Month 4</u>	<u>Month 5</u>	<u>Month 6</u>	<u>Month 7</u>	<u>Month 8</u>	<u>Month 9</u>	<u>Month 10</u>	<u>Month 11</u>	<u>Month 12</u>
<b><u>Sales by Source</u></b>												
A - Fresh Lead	9.0	9.0	7.5	5.6	5.6	5.6	5.6	5.6	5.6	5.6	0.0	0.0
B - Aged Lead	3.6	3.6	3.0	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3
C - Client Referral	0.0	5.4	4.5	3.4	3.4	3.4	3.4	3.4	3.4	3.4	5.3	5.3
D - Prospect Referral	0.0	0.0	7.5	5.6	5.6	5.6	5.6	5.6	5.6	5.6	7.5	7.5
E - Self Generated	0.0	0.0	0.0	5.6	5.6	5.6	5.6	5.6	5.6	5.6	7.5	7.5
<b>Total New</b>	<b>12.6</b>	<b>18.0</b>	<b>22.5</b>	<b>22.5</b>	<b>22.5</b>	<b>22.5</b>	<b>22.5</b>	<b>22.5</b>	<b>22.5</b>	<b>22.5</b>	<b>22.5</b>	<b>22.5</b>
Total Cumulative	12.6	30.4	52.4	74.0	95.3	116.2	136.8	157.0	176.9	196.4	215.6	234.5

Sale = 1 typical family unit (individual, couples, family)

### **Appointment Capacity Test**

Appointments Per Week	9.77	13.95	17.44	17.44	17.44	17.44	17.44	17.44	17.44	17.44	17.44	17.44
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Note - Capacity for appointments per week is probably 16-20 per week.

# 12% AGENT SALES



	<u>Month 1</u>	<u>Month 2</u>	<u>Month 3</u>	<u>Month 4</u>	<u>Month 5</u>	<u>Month 6</u>	<u>Month 7</u>	<u>Month 8</u>	<u>Month 9</u>	<u>Month 10</u>	<u>Month 11</u>	<u>Month 12</u>
As Earned		\$340	\$820	\$1,413	\$1,996	\$2,570	\$3,134	\$3,688	\$4,234	\$4,770	\$5,297	\$5,816
Advance	\$2,013	\$2,876	\$3,594	\$3,594	\$3,594	\$3,594	\$3,594	\$3,594	\$3,594	\$3,594	\$3,594	\$3,594
<b>Monthly Total</b>	\$2,013	\$3,215	\$4,414	\$5,007	\$5,591	\$6,164	\$6,728	\$7,283	\$7,828	\$8,364	\$8,892	<b>\$9,410</b>
<b>Cumulative</b>	\$2,013	\$5,228	\$9,642	\$14,649	\$20,240	\$26,404	\$33,132	\$40,415	\$48,243	\$56,608	\$65,500	<b>\$74,910</b>
 <b>Annual Run Rate</b>	 \$24,154	 \$38,584	 \$52,968	 \$60,087	 \$67,087	 \$73,970	 \$80,738	 \$87,394	 \$93,938	 \$100,374	 \$106,702	 <b>\$112,925</b>

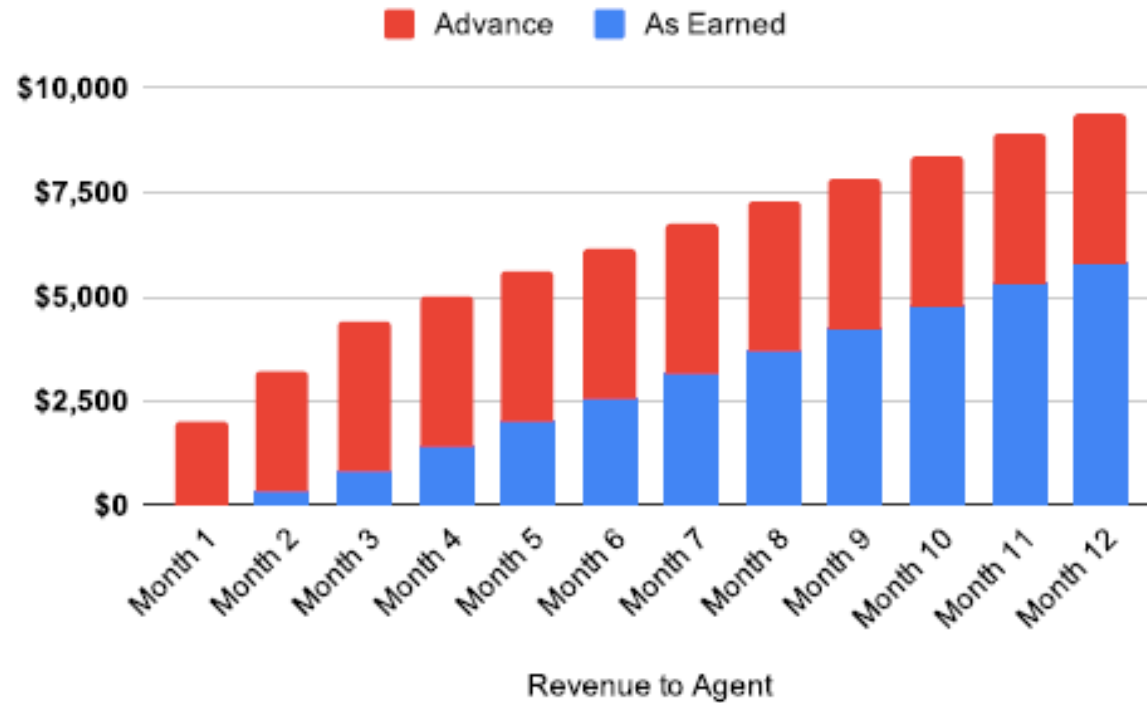
Note:

Does not include renewal as this is only 12 months.

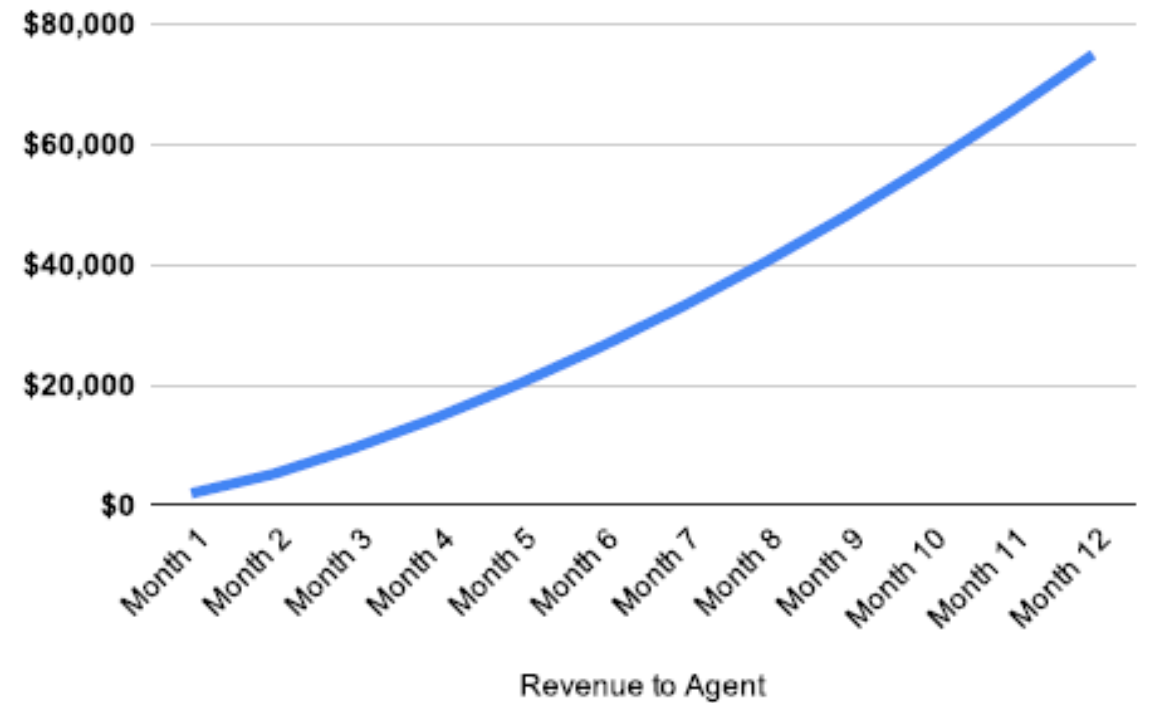
# REVENUE TO 12% AGENT



## Agent Income Per Month



## Agent Income Cumulative First 12 Months



# REVENUE TO 12% AGENT







## HOW IS THE PAY? 6 CYLINDER AGENT

- Ford F-150 Eco-Boost agent
- The “one kid” agent
- You’re *working* about **3 days a week**

And / Or ...

- Your closing rate is about **25%**



	<u>Month 1</u>	<u>Month 2</u>	<u>Month 3</u>	<u>Month 4</u>	<u>Month 5</u>	<u>Month 6</u>	<u>Month 7</u>	<u>Month 8</u>	<u>Month 9</u>	<u>Month 10</u>	<u>Month 11</u>	<u>Month 12</u>
<b><u>Sales by Source</u></b>												
A - Fresh Lead	18.8	18.8	15.6	11.7	11.7	11.7	11.7	11.7	11.7	11.7	0.0	0.0
B - Aged Lead	7.5	7.5	6.3	4.7	4.7	4.7	4.7	4.7	4.7	4.7	4.7	4.7
C - Client Referral	0.0	11.3	9.4	7.0	7.0	7.0	7.0	7.0	7.0	7.0	10.9	10.9
D - Prospect Referral	0.0	0.0	15.6	11.7	11.7	11.7	11.7	11.7	11.7	11.7	15.6	15.6
E - Self Generated	0.0	0.0	0.0	11.7	11.7	11.7	11.7	11.7	11.7	11.7	15.6	15.6
<b>Total New</b>	<b>26.3</b>	<b>37.5</b>	<b>46.9</b>	<b>46.9</b>	<b>46.9</b>	<b>46.9</b>	<b>46.9</b>	<b>46.9</b>	<b>46.9</b>	<b>46.9</b>	<b>46.9</b>	<b>46.9</b>
Total Cumulative	26.3	63.3	109.1	154.2	198.5	242.1	284.9	327.0	368.5	409.2	449.2	488.6

Sale = 1 typical family unit (individual, couples, family)

#### **Appointment Capacity Test**

Appointments Per Week	9.77	13.95	17.44	17.44	17.44	17.44	17.44	17.44	17.44	17.44	17.44	17.44
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Note - Capacity for appointments per week is probably 16-20 per week.

# 25% AGENT SALES



	<u>Month 1</u>	<u>Month 2</u>	<u>Month 3</u>	<u>Month 4</u>	<u>Month 5</u>	<u>Month 6</u>	<u>Month 7</u>	<u>Month 8</u>	<u>Month 9</u>	<u>Month 10</u>	<u>Month 11</u>	<u>Month 12</u>
As Earned		\$708	\$1,708	\$2,943	\$4,159	\$5,354	\$6,529	\$7,684	\$8,820	\$9,938	\$11,036	\$12,117
Advance	\$4,193	\$5,991	\$7,488	\$7,488	\$7,488	\$7,488	\$7,488	\$7,488	\$7,488	\$7,488	\$7,488	\$7,488
<b>Monthly Total</b>	\$4,193	\$6,699	\$9,196	\$10,432	\$11,647	\$12,842	\$14,017	\$15,172	\$16,309	\$17,426	\$18,525	<b>\$19,605</b>
<b>Cumulative</b>	\$4,193	\$10,892	\$20,088	\$30,520	\$42,167	\$55,009	\$69,026	\$84,198	\$100,507	\$117,933	\$136,458	<b>\$156,063</b>
 <b>Annual Run Rate</b>	 \$50,321	 \$80,384	 \$110,351	 \$125,181	 \$139,764	 \$154,103	 \$168,204	 \$182,070	 \$195,705	 \$209,112	 \$222,296	 <b>\$235,260</b>

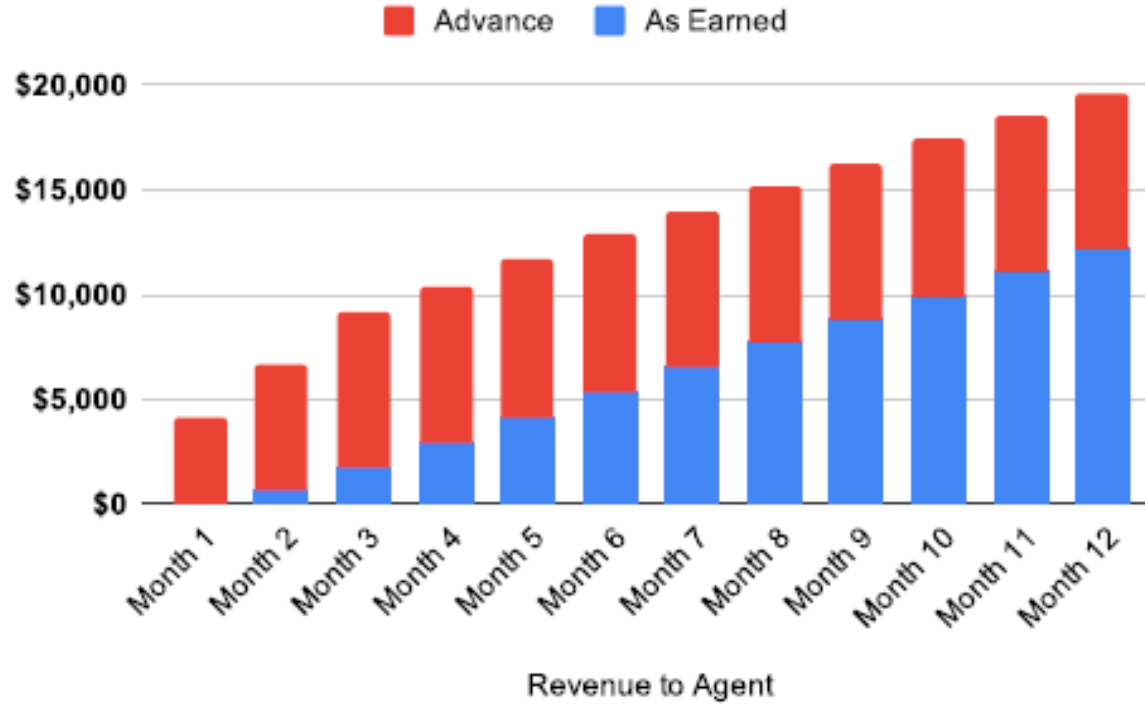
Note:

Does not include renewal as this is only 12 months.

# REVENUE TO 25% AGENT



### Agent Income Per Month



### Agent Income Cumulative First 12 Months



# REVENUE TO 25% AGENT







## HOW IS THE PAY? 8 CYLINDER AGENT

- The Ford F-150 – big V-8 engine agent
- The “2-3” kids agent
- **Max effort, full time**
- Your closing rate is about **37%**



	<u>Month 1</u>	<u>Month 2</u>	<u>Month 3</u>	<u>Month 4</u>	<u>Month 5</u>	<u>Month 6</u>	<u>Month 7</u>	<u>Month 8</u>	<u>Month 9</u>	<u>Month 10</u>	<u>Month 11</u>	<u>Month 12</u>
<b><u>Sales by Source</u></b>												
A - Fresh Lead	27.8	27.8	23.1	17.3	17.3	17.3	17.3	17.3	17.3	17.3	0.0	0.0
B - Aged Lead	11.1	11.1	9.3	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9
C - Client Referral	0.0	16.7	13.9	10.4	10.4	10.4	10.4	10.4	10.4	10.4	16.2	16.2
D - Prospect Referral	0.0	0.0	23.1	17.3	17.3	17.3	17.3	17.3	17.3	17.3	23.1	23.1
E - Self Generated	0.0	0.0	0.0	17.3	17.3	17.3	17.3	17.3	17.3	17.3	23.1	23.1
<b>Total New</b>	<b>38.9</b>	<b>55.5</b>	<b>69.4</b>	<b>69.4</b>	<b>69.4</b>	<b>69.4</b>	<b>69.4</b>	<b>69.4</b>	<b>69.4</b>	<b>69.4</b>	<b>69.4</b>	<b>69.4</b>
Total Cumulative	38.9	93.7	161.5	228.2	293.8	358.2	421.7	484.0	545.3	605.6	664.9	723.2
Sale = 1 typical family unit (individual, couples, family)												

#### **Appointment Capacity Test**

Appointments Per Week	9.77	13.95	17.44	17.44	17.44	17.44	17.44	17.44	17.44	17.44	17.44	17.44
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Note - Capacity for appointments per week is probably 16-20 per week.

# 37% AGENT SALES



	<u>Month 1</u>	<u>Month 2</u>	<u>Month 3</u>	<u>Month 4</u>	<u>Month 5</u>	<u>Month 6</u>	<u>Month 7</u>	<u>Month 8</u>	<u>Month 9</u>	<u>Month 10</u>	<u>Month 11</u>	<u>Month 12</u>
As Earned		\$1,048	\$2,527	\$4,356	\$6,155	\$7,923	\$9,663	\$11,373	\$13,054	\$14,708	\$16,334	\$17,933
Advance	\$6,206	\$8,866	\$11,083	\$11,083	\$11,083	\$11,083	\$11,083	\$11,083	\$11,083	\$11,083	\$11,083	\$11,083
<b>Monthly Total</b>	\$6,206	\$9,914	\$13,610	\$15,439	\$17,238	\$19,006	\$20,745	\$22,455	\$24,137	\$25,790	\$27,416	<b>\$29,015</b>
<b>Cumulative</b>	\$6,206	\$16,120	\$29,730	\$45,169	\$62,407	\$81,413	\$102,158	\$124,613	\$148,750	\$174,541	\$201,957	<b>\$230,973</b>
 <b>Annual Run Rate</b>	 \$74,475	 \$118,968	 \$163,319	 \$185,268	 \$206,850	 \$228,073	 \$248,942	 \$269,463	 \$289,643	 \$309,486	 \$328,998	 <b>\$348,185</b>

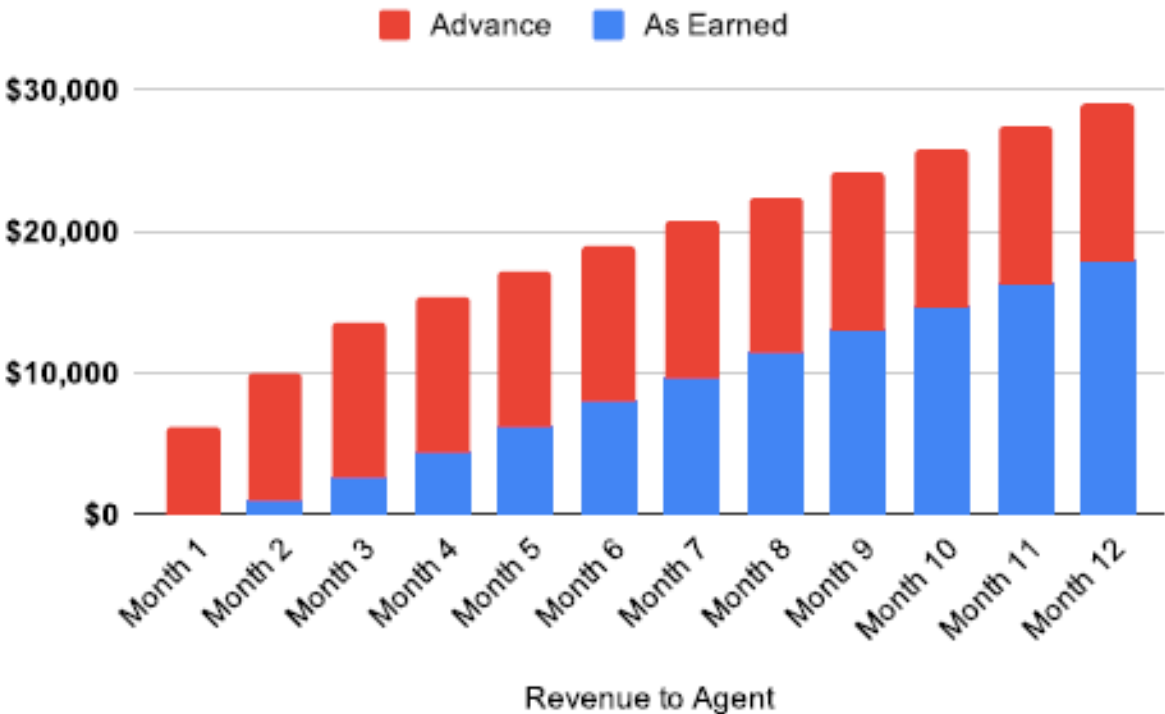
Note:

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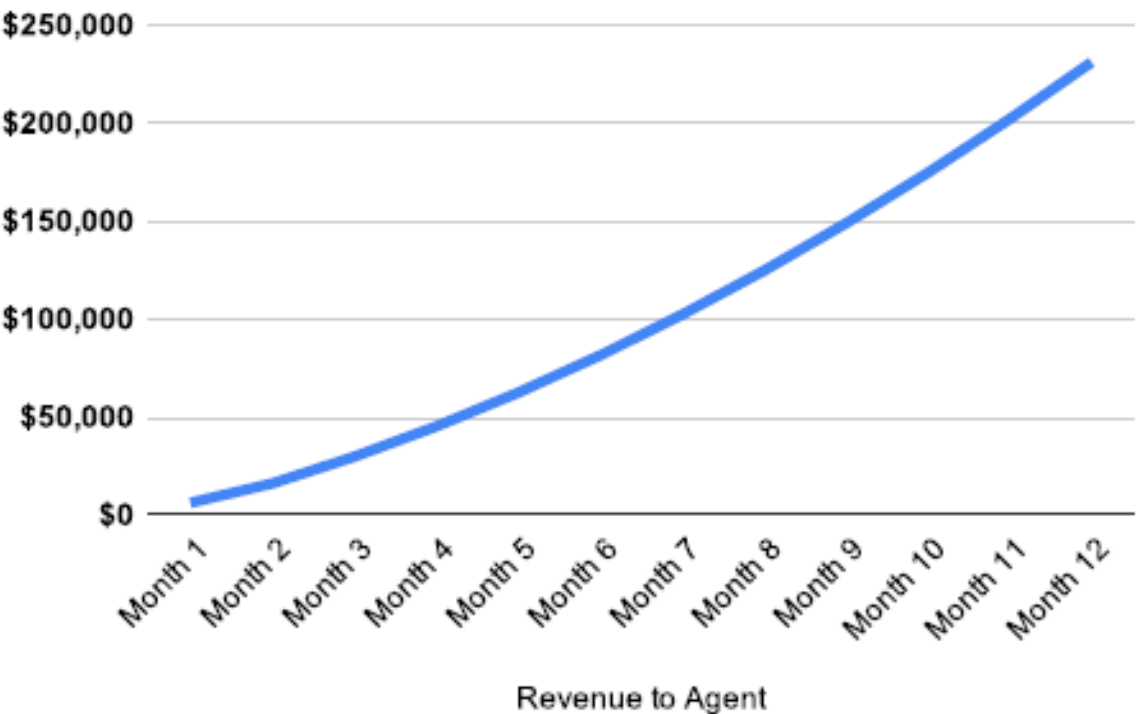
REVENUE TO 37% AGENT



Agent Income Per Month



Agent Income Cumulative First 12 Months



REVENUE TO 37% AGENT







## HOW IS THE PAY? SUPERCHARGED AGENT

- The Ford Raptor agent
- The “4 kid minimum” agent
- You will go anywhere, you will do anything
- Your closing rate is about 50%



	<u>Month 1</u>	<u>Month 2</u>	<u>Month 3</u>	<u>Month 4</u>	<u>Month 5</u>	<u>Month 6</u>	<u>Month 7</u>	<u>Month 8</u>	<u>Month 9</u>	<u>Month 10</u>	<u>Month 11</u>	<u>Month 12</u>
<b><u>Sales by Source</u></b>												
A - Fresh Lead	37.5	37.5	31.3	23.4	23.4	23.4	23.4	23.4	23.4	23.4	0.0	0.0
B - Aged Lead	15.0	15.0	12.5	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4
C - Client Referral	0.0	22.5	18.8	14.1	14.1	14.1	14.1	14.1	14.1	14.1	21.9	21.9
D - Prospect Referral	0.0	0.0	31.3	23.4	23.4	23.4	23.4	23.4	23.4	23.4	31.3	31.3
E - Self Generated	0.0	0.0	0.0	23.4	23.4	23.4	23.4	23.4	23.4	23.4	31.3	31.3
<b>Total New</b>	<b>52.5</b>	<b>75.0</b>	<b>93.8</b>	<b>93.8</b>	<b>93.8</b>	<b>93.8</b>	<b>93.8</b>	<b>93.8</b>	<b>93.8</b>	<b>93.8</b>	<b>93.8</b>	<b>93.8</b>
Total Cumulative	52.5	126.6	218.3	308.4	397.0	484.1	569.8	654.1	736.9	818.4	898.5	977.3

Sale = 1 typical family unit (individual, couples, family)

#### **Appointment Capacity Test**

Appointments Per Week	9.77	13.95	17.44	17.44	17.44	17.44	17.44	17.44	17.44	17.44	17.44	17.44
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Note - Capacity for appointments per week is probably 16-20 per week.

# 50% AGENT SALES



	<u>Month 1</u>	<u>Month 2</u>	<u>Month 3</u>	<u>Month 4</u>	<u>Month 5</u>	<u>Month 6</u>	<u>Month 7</u>	<u>Month 8</u>	<u>Month 9</u>	<u>Month 10</u>	<u>Month 11</u>	<u>Month 12</u>
As Earned		\$1,416	\$3,415	\$5,887	\$8,317	\$10,707	\$13,057	\$15,368	\$17,641	\$19,875	\$22,073	\$24,233
Advance	\$8,387	\$11,981	\$14,977	\$14,977	\$14,977	\$14,977	\$14,977	\$14,977	\$14,977	\$14,977	\$14,977	\$14,977
<b>Monthly Total</b>	\$8,387	\$13,397	\$18,392	\$20,863	\$23,294	\$25,684	\$28,034	\$30,345	\$32,617	\$34,852	\$37,049	<b>\$39,210</b>
<b>Cumulative</b>	\$8,387	\$21,784	\$40,176	\$61,039	\$84,333	\$110,017	\$138,051	\$168,396	\$201,014	\$235,866	\$272,915	<b>\$312,125</b>
 <b>Annual Run Rate</b>	 \$100,643	 \$160,767	 \$220,702	 \$250,362	 \$279,527	 \$308,207	 \$336,408	 \$364,140	 \$391,409	 \$418,224	 \$444,592	 <b>\$470,520</b>

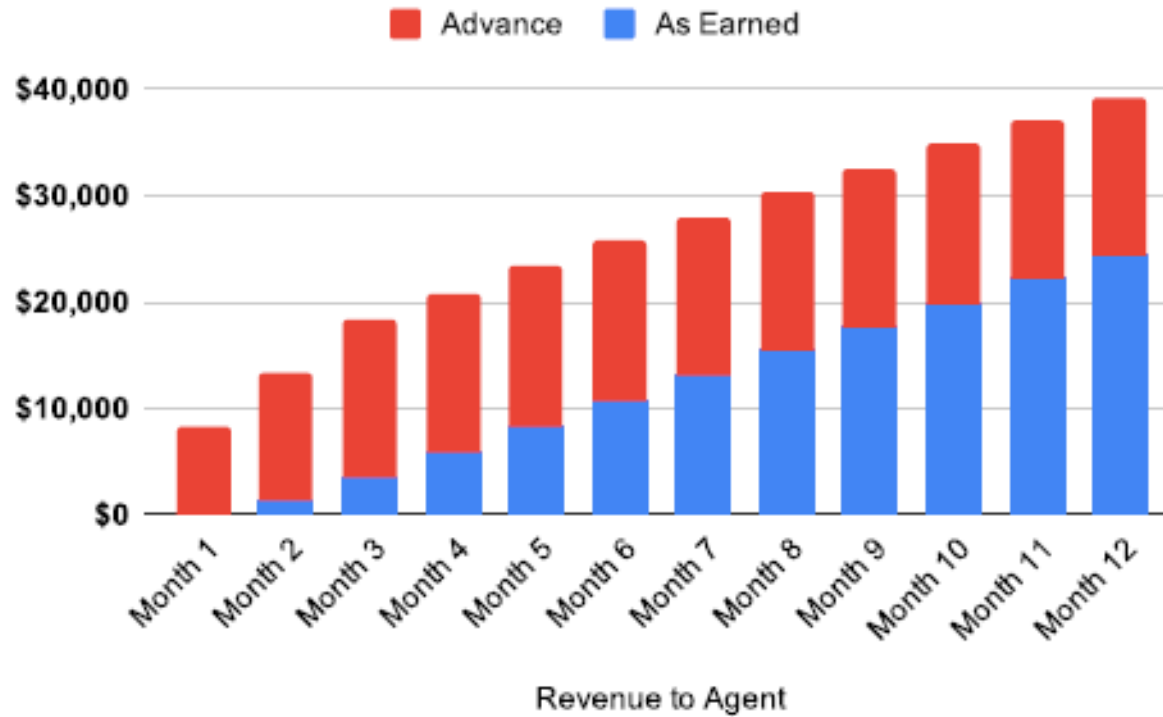
Note:

Does not include renewal as this is only 12 months.

# REVENUE TO 50% AGENT



### Agent Income Per Month



### Agent Income Cumulative First 12 Months



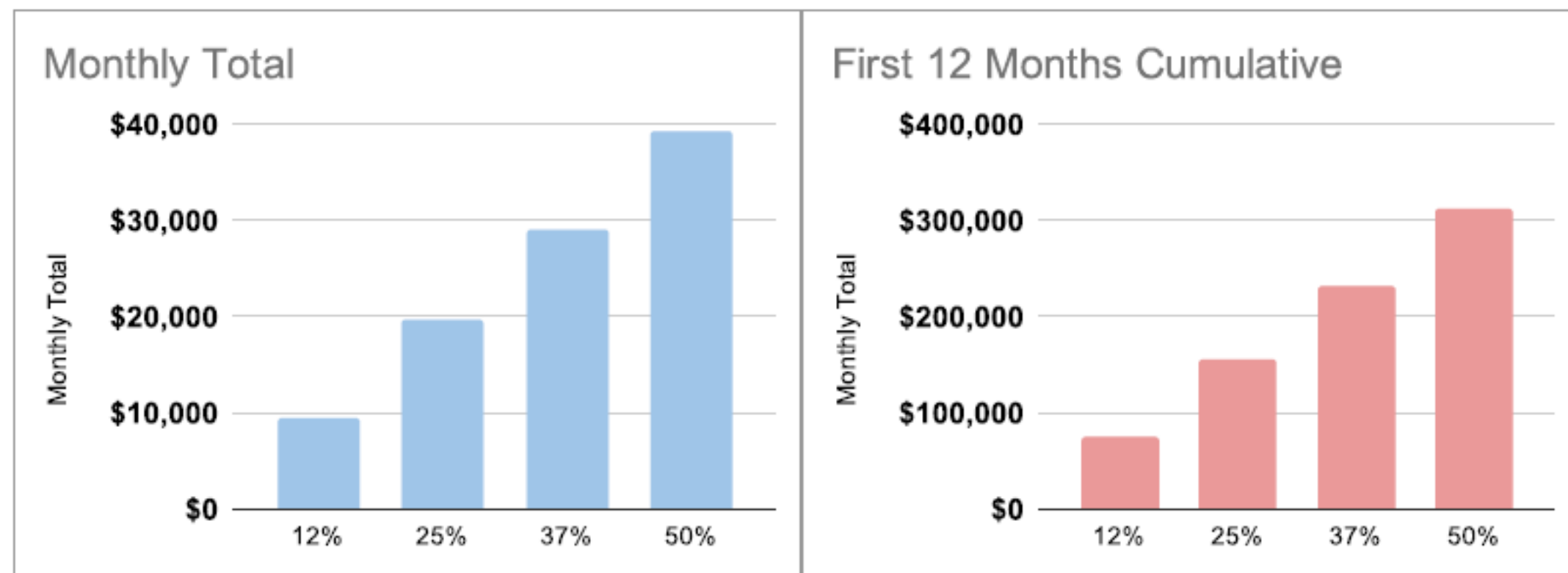
# REVENUE TO 50% AGENT





<b>If you close this...</b>	<b>12%</b>	<b>25%</b>	<b>37%</b>	<b>50%</b>
... by month 12	<u><b>Month 12</b></u>	<u><b>Month 12</b></u>	<u><b>Month 12</b></u>	<u><b>Month 12</b></u>
As Earned for month 12 only	\$5,816	\$12,117	\$17,933	\$24,233
Advance for month 12 only	\$3,594	\$7,488	\$11,083	\$14,977
<b>Total for month 12 only</b>	<b>\$9,410</b>	<b>\$19,605</b>	<b>\$29,015</b>	<b>\$39,210</b>
<b>Cumulative after 12 Months</b>	<b>\$74,910</b>	<b>\$156,063</b>	<b>\$230,973</b>	<b>\$312,125</b>

<b>Annual Run Rate at Month 12</b>	<b>\$112,925</b>	<b>\$235,260</b>	<b>\$348,185</b>	<b>\$470,520</b>
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Who else  
teaches this?



... NOBODY



How can I get  
from *Here* to  
*There*?

*Selling Health 12 Months a Year:*  
**THE HEALTH JOURNEY**



# What must I do to get into the game



- **Commit** to prepare and work very hard
- **Contract** (get releases where necessary)
- **Train** – Recorded Pre-Requisite Classes
- **Train** – Live, Online
- **Assemble** Marketing/Leads
- **Launch** – Appointments & Selling
- **Learn** – in ongoing sessions
- **Grow, Earn, Travel, Expand**





# 911 Emergency Call

## *Health Is Changing NOW!!*

Clay Peek, [clayp@ppisales.info](mailto:clayp@ppisales.info)

PEEK PERFORMANCE INSURANCE

877 612 7317

# 8 ACA Topics (*& Medicare Too!*)



1. New Rates
2. New Eligibility
3. Collapsing Market
4. Cheese – Moved
5. Second/Third Sale
6. Target Agents
7. PPI – Easy
8. You'll Never Want to EVER Leave Peek Performance – *New Marketing Tool!*

*(Don't miss #8 ... it's the most important part!)*

# 1. New Rates

- ALL current enrollees get a *premium reduction*
- They (**You!**) MUST **re-enroll** to get the new rates
- Use your HealthSherpa acct – it's easy and fast
- Help New Prospects in 5 min w **Name/DOB**
- My friend Jon ... "I'll just go on my iPhone ... **NO!!**"
- Unemployment for 1 week = 133% FPL = \$0 Silver
- Enrollment is open to those without coverage too
- [HHS Summary](#)
- [Kaiser ARA Summary](#)

## 2. New Eligibility

- Massive Reductions for High Income people!
- Personal Illustration: Clay & Debbie – I'm 61
  - Current Bronze BCBS is \$1500 a month
  - If \$200k = \$876
  - If \$125k = \$345
- [www.peakhealth.com](http://www.peakhealth.com)



### 3. Collapsing Market



- Ben Pro - Small Group Collapse
- Groups Under 50 – Crumbling!
  - “Employees **begging** Employers to drop group plan”
  - Why keep? *No Penalty* & More Cost than ACA
- BCBS SC Sample Group Rates
- W ACA, entire family gets subsidy ... not just the EE
- Even if the ER has a very generous health benefit – it still costs EE *more* each month than subsidy.
- Give EEs modest (after tax) pay raise.
  - Must treat EEs of same class the same.
- *How many businesses fit this description?*

<u>Employees on Site</u>	<u>Number of Businesses</u>
1 - 4 employees	13,115,030
5 - 9 employees	2,197,924
10 - 19 employees	1,065,752
20 - 49 employees	726,627

---

EE Count

■ Counts by Employees On Site  
(Updated February 2021) NAICS Association

### 3. Selling to Groups

- Don't be afraid to call the business owner
  - You're a small business-person too, right?
- Ask a value/pain questions ...
  - *Are you seeing that it's been hard to hire and retain good employees?*
  - *I'm guessing you're like most employers with less than 10 employees and you don't provide health insurance, right?*
  - *Do you think it would help most small businesses hire/keep employees if they could **afford** to provide health benefits?*
  - *If I could help provide health insurance for your employees, and it **might not cost you anything** – **would you want to?***
- Make a simple, compelling presentation using real **sample costs** from his employees.

### 3. Selling to Groups

- One caution.
- Don't educate your competition
- Second Caution – what if the plan lapses?
- What if he takes **your idea** to his “**Group**” health agent or other insurance agent friend?
- *Let's work together. I'll **teach** you the entire process – if you appoint and engage with PPI.*
- “**Selling ACA To Small Employer's**” webinar will be held in July – but only to fully contracted agents.

## 4. Cheese Moved



- Except for the *very highest* incomes, ACA is now **cheaper** than STM/LM-DB-HI, and MCS plans
  - **IHA** is your “**ACA Clone**” solution for high income!
- **Stop Selling weak plans!** You’re hurting your *client, yourself* and you’re risking a lawsuit and your reputation.
- You can sell more business in the next **4.5 months** than you have the *last 2 years*. You’ll be ok financially.
- **Roll your book.**
  - **All of it.**
  - NOW, *before someone does it for you.*
  - If you do, your clients will **THANK** you
  - ... If you don’t your client will **HATE** you.
- Jordan Peterson – “Moral Satisfaction” video clip

## 5. Making the Second/Third Sale



- You **CAN & MUST** do this
- **If they're paying money *already*** – use it to improve their situation (especially true in “small group” space)
- Better **VALUE** for your clients
- Still have a *big exposure* unless they get CSR (\$8550)
- *Make your extra money HERE ... Not on the bad health plans you once sold.*
- If you're rolling your book of dangerous business, this will *more* than compensate you while you build your better, more secure “as earned” income.

## Our 2 Favs

- **Manhattan Life** – (Gap, DVH, Acc, CI, Cancer, etc.)
  - Total electronic app (You sign for your client)
  - Best in class products
  - 6 mo. advance = Cash Flow during transition
  - Easy to win Incentive Trips (Awesome!)
  - Spanish materials – TIN
  - PPI #1 Agency in the country 3 times.
- **Forester's Life** – *Life w Living Benefits.*
  - Term, UL, Whole and FE
  - I'll give you a contract ***better than you deserve***



## 6. Build a Team? Who are the “Target” Recruits?

- Call Centers
- Short Term Medical
- Limited Medical/Hospital Indemnity/Defined Benefit Health plans
- Medical Cost Sharing (The bad ones, Alera/Ensurian, One Share and their many “low member benefit” clones)
- Final Expense
- Mortgage Life
- Med Sup, Medicare Advantage
- Worksite
- Financial Planners/Advanced Life/Annuity



## 7. PPI? Easy

- We make it easy – we've partnered with about 150 agencies over the years. Surpassing 8000 agents.
- [ACR/Agent Contract Request Form](#) – you NEVER TOUCH a Contract!
- PPI Processes ACA Commission (APL - Third party verified, each carrier, online, each month!)
- Training Online, On Demand & 100+ Webinars a year
- Vested Day One
- ACA Commissions are **going up**, not down.
- New SEO technology that brings you Warm Referrals



## 8. Game Changer

- *Stop Buying Leads*
- *Stop Making Cold Calls*
- *Get Warm Referrals and be the "Go To Person" for Health & Medicare*
- *Our SEO Websites*



# SEO Tools



- How many agents have found someone *competent* to build an SEO website and paid the **\$3000 - \$6000** to *build it* and the **\$300 - \$400 per month** to *host it*?
  - Maybe ... 0.023% ???
- We got it - **\$49 Intro offer** – NO long-term software contracts. All “Month to Month.”

# SEO Tools



6:21 LTE

facebook

Home Favorites Recent

Like Comment Share

**White Label SEO Firm**  
Sponsored ·

Top Ranking, U.S. based White Label SEO for only \$389mo. - Click 'Send Message' below... See More

GET TOP RANKING SEO SERVICES  
**FOR ONLY \$389 A MONTH!**  
SEND A MESSAGE NOW

OPENS IN MESSENGER  
**US Based White Label SEO - No Contracts** Send Message

19 10 Comments 5 Shares

Like Comment Share

**Uinta Local**  
Sponsored ·

Start generating profitable, high-quality, hot leads 🔥

**FACEBOOK ADS**  
STARTING AT  
**\$450/MO.**

UINTALOCAL.COM  
**Get More Hot Leads 🔥 | Starting At \$450/mo.** Learn More

104 9 Comments 9 Shares

Like Comment Share

# SEO Tools



7:23 1 LTE

facebook 5

 **Small Business SEO**  
Sponsored · 

Let's face it; most SEO companies SUCK!!  
They charge exorbitant amounts of money and yet  
they won't actually tell you what they... [See More](#)

**YOUR SEO SUCKS**  
& YOU'RE PAYING TOO MUCH!!  
SEO \$299 MONTH



SMALLBUSINESS-SEO.COM  
**US Company, No Contract, Onsite,  
Links, Content, Monthly Reporting** [Learn More](#)

  324 555 Comments 54 Shares 

 Like  Comment  Share

8:14 LTE

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Sponsored ... X

Hire a SEO  
Specialist  
for just \$470 a  
month

**Stop wasting money on  
paid advertising, get to the  
top of google today with  
SEO!**

[Learn More](#)

# Sample



- Peek Health & Medicare

That was  
*Addition*  
This is  
**Multiplication:**

Referrals like  
never before

- Connect with **multiple P&C agencies**
- Become their “Go To” for Health/Medicare
- They get leads and a strong web presence
- You get their **referrals**. **100%** of them will give you leads. Guaranteed.
- Pay them \$50 per sale (not per lead). This will cover their cost ... it will become FREE to them!
- It never stops.
- **You expand your geography.** 5X ... 10X ... 20X

# Market to P/C Agencies



[P/C Marketing Site](#)

[P/C Sample Site](#)



For my  
Partners  
Not my  
Competition



- What is required?
  - Want Health Leads? - Do your **Health**/ACA with Peek Performance
  - Want Medicare Leads? – Do your **Medicare** with PPI
  - **LIVE NOW!** *You may enroll*
  - **Get your contracts in order**
  - ***"Big Hitters" ... yours will be FREE!***

Questions?

877 612 7317

