



Dear Valued Producer,

There are many new things happening at Monumental Life and we wanted to share those with you below! Please contact our office today at 800-489-6249 if you have any questions or to request additional information, applications, and/or marketing materials.

Monumental Life Solutions Final Expense Products - Transition Overview

What is happening?

Monumental is moving to a new Administrative System with enhanced features that will benefit clients, producers, and agencies alike. New business, agent appointment, and agent & customer service are transitioning to the administrative center in Cedar Rapids, Iowa. This center has provided service to independent producer groups for many years and offers options not available through the Baltimore, Maryland office.

When?

The transition to a new administrative system began July 1, 2010. A new application and product forms have been filed that will offer new options and further simplify the application process. The state approval process is well underway and we have over 35 state approvals. While in transition Baltimore will continue to support new business and customer service for those states that have not approved the new application.

Highlights:

- Appointment process is paper-based - no on-line registration.
- New website - Agent Net Info - ANI.
- New applications and features for most states.
- 1st year advance commissions paid daily for Cedar Rapids issued new business.

Appointment:

- All appointments paperwork will flow through Cedar Rapids.
- Paper packets will be used.

Application:

- A new application with simplified new business process that reduces the need for amendments. 36 states approved to date!
- All applications flow to Cedar Rapids - as needed, cases are forward to Baltimore.
- Client can accept rated policy with no premium change - no amendment required.
- See approved list of states for new application.
- All applications, new and old are on the new website, ANI.



CUTLER & ASSOCIATES

New and Enhanced Website:

- www.agentnetinfo.com (ANI) is the new website that supports business in Cedar Rapids.
- www.monlifeimo.com will continue to be active during the transition.
- All applications and forms will be on ANI.
- Updated several times a day.
- Order supplies on-line - see Supply Request form.
- www.monlifeimo.com still active to see compensation and pending information relating to new business produced in states in process of approving new applications.
- Training module with Brainshark software.
- ANI support 800-238-4297, ext. 7833.

Product:

- New Accidental Death Benefit Rider in \$1,000 increments.
- Graded Product will now be available in South Carolina.
- Credit card payment mode at bank draft rates will be available in fourth quarter.

Compensation:

- Daily payment of 1st year advance commissions - Cedar Rapids issued policies.
- Monthly as earned, renewal and service commissions.
- Weekly deposits continue for Baltimore issued new business.
- Deposits will occur from Cedar Rapids and Baltimore new business.
- Compensation detail will reside on the respective websites, depending on the application.
- New commission schedules will be distributed.
- Producers will receive 2 1099(s) for income earned if they have business on both the Baltimore and Cedar Rapids systems.

Underwriting - New Business:

- All new business and appointment paperwork will flow through Cedar Rapids.
- As necessary, Cedar Rapids will route new business applications for states pending approval of the new application and products to Baltimore for underwriting.
- Pending date will be reflected on the respective website.

Agent and Customer Service:

- ANI and www.monlifeimo.com are the primary sources of information for producers and is available 24-7.
- As new states are approved, underwriting will move to Cedar Rapids and ANI will be the source for new business requirements.
- Customer Service Toll-free number - 800-238-4297, Option 7.
- Policies issued in Baltimore will continue to be serviced in Baltimore.

Sales Support:

- Little Rock, AR Sales Office 800-558-9011

Questions? Please call 800-489-6249