



PARTNER WITH WASHINGTON NATIONAL

# Agency *partnership* overview

Your customers.  
Our products.  
Endless potential.

At Washington National Insurance Company, we help people prepare for the unexpected at every stage of life through supplemental health and life insurance products. We've been America's supplemental insurance carrier for over *110 years*, putting our customers first and making good on our promises to the more than *1 million people* we insure.

## OUR PRODUCTS

Our products are sold across kitchen tables and at worksites in the United States, Puerto Rico, Virgin Islands and Guam. They're designed with one common goal: To help people focus on family and recovery rather than financial stress during difficult times.



Accident and  
disability



Cancer, heart disease  
and critical illness



Hospitalization  
and ICU



Life  
insurance

## MEET YOUR CUSTOMERS' NEEDS + GROW YOUR AGENCY

Economic uncertainty has your customers seeking financial safeguards. High-deductible health plans and Affordable Care Act plans are leaving your customers exposed to out-of-pocket costs that can quickly deplete a family's financial resources. Washington National products are here to help with direct cash benefits that can be used for any purpose.

*By selling products that  
your customers want and  
need, you can expect to  
experience agency growth.*



## REVENUE + COMMISSIONS

Washington National adds a meaningful revenue stream to your agency.

- » Our products lend themselves well to cross-sell opportunities, helping you *increase your average premium* per client.
- » Our competitive commissions provide *flexibility in terms of creating and setting your hierarchies*, first-year and override compensation, vesting and advances.
- » Target = 70% persistency in the 13th month—*ongoing renewals*.
- » We'll help you *track your success* with weekly, monthly and quarterly reporting that tracks submitted and issued business, commissions and persistency.

## INCENTIVE OPPORTUNITIES

Here's how we'll fuel your agency's success.

- » We'll work with you to create individualized, specific incentive programs for you and your agents based on issued premium. Some of our incentive opportunities include:



Fast-start incentives



Monthly/quarterly cash incentives



Marketing reimbursement



Leads reimbursement

- » Our sales production bonuses feature attainable sales targets and thresholds, and they pay throughout the year and at year-end.
- » We'll roll out the red carpet for you, your agents and your managers at our annual sales incentive trips, which are hosted at fabulous locations.

## HOW WE'LL SUPPORT YOU

You can count on us to back you up every step of the way.

- » Washington National has large company resources while maintaining a small boutique feel.
- » Expect us to provide your agency with individualized service, continued home office support and ongoing training.

## HOW WE'LL SUPPORT YOUR CUSTOMERS

We'll take care of your customers at every interaction. In fact, our commitment to our customers has earned us an A+ rating from the Better Business Bureau and an A- (Excellent) rating by A.M. Best.\*

- » When your clients call us for support, they'll be talking to one of our friendly, knowledgeable associates located at our home office in Carmel, Indiana.
- » We'll provide you with all the materials you need to help guide your customers through the complexities of insurance.
- » Our electronic and administrative system gives your customers a personalized, one-stop benefits shopping experience.
- » Year-round benefits advocacy is available for worksite clients, helping employees use their benefits wisely.
- » Through our return of premium feature, we've returned over \$4 billion in premiums to our customers since 1995.\*\*

**We'll work hard for you and your customers!**

Learn more about partnering with us by calling (800) 888-4918 Ext. 72979

\*A.M. Best "A" (Excellent): This rating is their assessment of our relative financial strength and ability to meet contractual obligations. This rating is the fourth highest of sixteen ratings as of January 1, 2023. For the latest Best's Credit Rating, access [www.ambest.com](http://www.ambest.com).

\*\*The claims and premium-return amount are based on ROP/CV and claims payments to Washington National policyholders from January 1, 1995, through March 1, 2023. The return of premium (ROP or cash value (CV) (in MO, "cash return") benefit is subject to state and product availability. The benefit has an additional charge and may pay minus claims or regardless of claims based on the policy selected. The policy must remain in force until the end of the ROP/CV period for the benefit to be paid.

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