

MEET ARCHANGEL BROKERS



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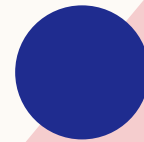
Summary



MEET THE TEAM



TRISH SHAH
MICHEAL MOSAKU
NOELIA REYES
DAMIAN HAPKE
EMMANUEL LASTRE
NICK BRUNZELL
& MIAMI DADE
CAREFREE BROKER
MANAGER
KYRA FULLEDA



We believe this. Not only for our clients, but especially for our team.

“ I’VE LEARNED THAT PEOPLE WILL FORGET WHAT YOU SAID, PEOPLE WILL FORGET WHAT YOU DID, BUT PEOPLE WILL NEVER FORGET HOW YOU MADE THEM FEEL. ”

Maya Angelou





INTRODUCTION

- Archangel was founded in June of 2021 by Damian and Nick that worked at a nationally known and recognized company for a combined length of over 10 years. Although we are a fairly new brokerage, we are mighty. We finished our first AEP top 5 with Carefree FMO nationally.
- We founded Archangel because we recognized approx. 50% of our commissions were going to managers above us for 'training.'
- We were trained by our 'practice company,' which is nationally recognized as a top training company in the world.
- We believe if we provide you the same training, for FREE, we will be able to help you succeed, while making ALL the money on the table, keeping your renewals, book of business, and growing your OWN business.



SUPPORT

- Our Medicare FMO of choice is Carefree, which is owned by Aetna, which is owned by CVS. Our Florida & National Broker Managers help with marketing events, meet and greets with doctors' offices and MUCH more. As well we provide a personalized website with approved marketing materials. We also provide you Errors and Omissions insurance for the first year, as well as pay your AHIP for the first year.
- All our Medicare, life insurance, and annuity partners also have broker managers to help you as well.
 - Damian, Nick and Leadership Team are available for phone calls and one-on-one training.
- We believe in a team. We have a group chat that you can post questions and get to know your teammates as well. (and team events)
- We use enrollment tools for life insurance as well as Medicare that compare all options available to you client to make the enrollment process easy, quick, and accurate.
- Leads; turning 65 list, door knock list, Aetna Think Agent, senior centers, medical center events, and senior soccer are a few ways we prospect.

TRAINING

- Unlike many large corporate organizations that have a strict training process, we develop a training process that is customized to YOU.
- We have as much, or as little as you want, at your pace.





CARRIER PARTNERS

- On the Medicare side we are contracted with all carriers in your area, from Aetna to WellCare and everything in between.
- On the life insurance side, we have AIG to Mutual of Omaha, to Transamerica and many more
- For annuities, we use Athene, an A+ rated company that only offers products to protect retirees' income.



ARCHANGEL IN THE COMMUNITY

- One of our passions is raising money for the largest backpack drive in South Florida.
 - Last year we raised over \$1,000 to purchase backpacks for less fortunate children.
 - We also distribute Thanksgiving day meals to those less fortunate.
- On the fun side, we participated in the PRIDE parade in 2022, raised awareness, and had a BLAST!





MEDICARE PAY

MEDICARE

- Medicare pay is dictated by CMS, the Centers for Medicare and Medicaid Services. For 2023 a new to Medicare is \$601 commission. Enrollment changes throughout the year are a prorated amount, starting at \$301 in January.
- Renewals are based on the \$301, divided by 12 (months) and paid out on a monthly basis, approx. \$25/client/month in 2023
- We also have preferred clinics that we incentivize our brokers with marketing money/ lead generation, or both.
- 1st year, 8 new to Medicare a month for 12 months= **\$57,696**
- Year 2, approx. renewals= \$2,400/ month+ 8 new to Medicare/ month=**\$7,208** monthly income
 - Year 3, 192 clients on the books=\$4,800 in renewals, plus your 8 new to Medicare/ month=**\$9,608/** monthly

In year 3 you are earning over 115,000

*For illustrative purposes only, based on 2023 Medicare commissions.



WHEN CAN YOU ENROLL A CLIENT IN MEDICARE?

- Initial enrollment- When someone turns 65, or retires later and is getting part B for the first time
- AEP- October 15th to December 7th, plan changes for the following January 1st
- OEP- January 1st to March 31st, plan changes for the following month
- Chronic condition- At any time during the year, if the person has a qualifying chronic condition, such as heart disease, lung disease, or diabetes.
- SEP- There are many Special election Periods, such as a natural disaster, moving, lose employer coverage, are joining a 5-star plan, or a change in Medicaid status
- MDE- Medicaid recipients can change once a quarter for the first 3 quarters of the year.



LIFE PAY

- For example, you sell a policy at \$100/ mo. at 100% commission.
- Most carriers will advance you 9 months, so once the policy is issued you will be paid \$900.
- They will pay you as earned on months 10, 11 and 12, \$100 per month.

LIFE INSURANCE

- Life insurance is paid based on a premium basis. The commission varies by carrier and policy type. For example, a policy for \$100/ month.
- Most carriers advance you 9 months. Then pay monthly for months 10, 11, and 12, then your renewals start.
- Get a raise based on sales.

ANNUITIES

- Annuities pay between 1.25 and 5.25% initially and pay in a lump sum.

CONTRACTING

MEDICARE

- Step one is AHIP certification, which we can pay for your first year. Must be done each year thereafter as well.
- Step two is requesting contracts from the carriers, each carrier will have a contract, as well as a certification. We will help you along the way.
- Care Compare training will be completed to use enrollment hub.

LIFE AND ANNUITIES

- Step one, we enter your info into the system, you complete your personal and pay information.
- We then request top/ desired carriers, and you are ready to go!

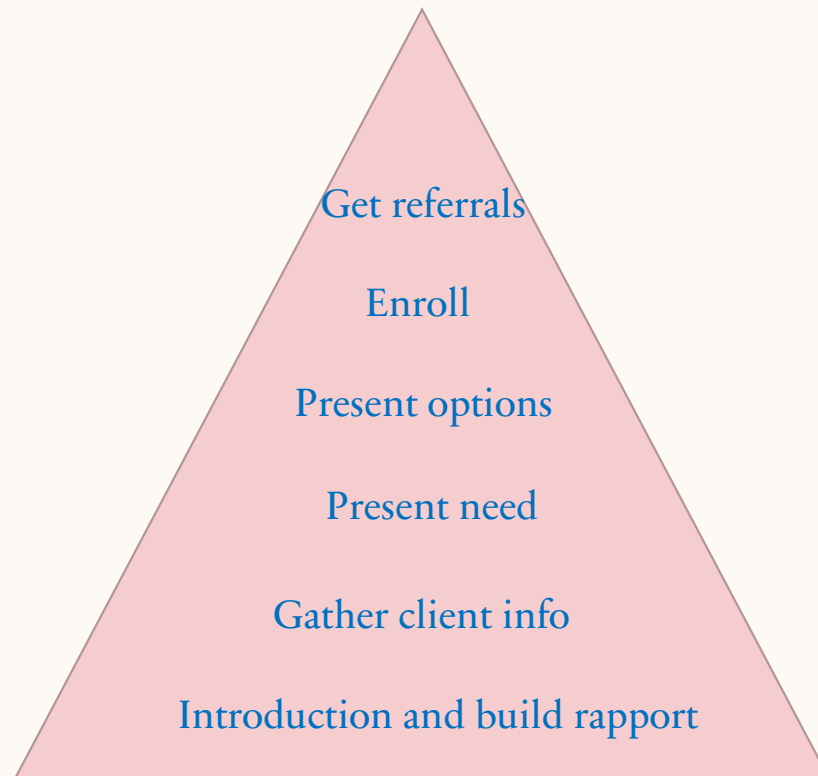
Both require E&O insurance that we can cover for you your first year.

* You must be contracted with top 4 Medicare carriers to qualify





SALES PROCESS



SUMMARY

Professional
Experience
Success
Support
Pay
Team

Questions?

THANK YOU

