



Contact: DeeDee Dikic
847-289-0077
deedee@miramargrp.com

THE MIRAMAR GROUP LAUNCHES FIRST CHOICE GURANTEED ISSUE AND GAURANTEED RENEWABLE!

Any currently appointed agent with CUL/FirstChoice may purchase
Cancer coverage and use the deeply discounted List Bill rates

Here's why and how!

According to the American Cancer Society:

- 1) 1 in 2 men will develop cancer in their lifetime
- 2) 1 in 3 women will also
- 3) 3 out of 4 families will have an immediate member stricken
- 4) The 5 year survivability is about 1 in 2

YOU, as an agent, **are not immune**. If you are in better health than Lance Armstrong, or wealthier than Steve Jobs, quit reading now. If not, read on!

You should already know that CUL has what we believe to be the highest quality Cancer plans in the industry. ***The reasons why include:***

- 1) Great benefit to premium ratios
- 2) Guaranteed Renewable for LIFE!
- 3) No scheduled benefit reduction, like many other plans have
- 4) No set premium increases like many other plans have
- 5) Choice of 4 "scheduled benefit" designs and/or "first occurrence" (lump sum) design



For their quality and security, our "Bank Draft" rates are very competitive. We sell these plans every day at Bank Draft rates, and the persistency is excellent. However, for those fortunate enough to be a part of an Employer Group List Billing, these already sellable rates can be reduced by as much as **HALF!** Let's look at our plan "B" Bank Draft rates: *(These rates may vary slightly by state; check the rates in your state)*

PLAN B BANK DRAFT	Individual		1 Parent Family		2 Parent Family	
	\$50	\$100	\$50	\$100	\$50	\$100
Ages 18 -44	\$33.71	\$37.01	\$37.12	\$40.72	\$53.91	\$59.17
Ages 45 - 54	\$42.92	\$46.22	\$46.33	\$49.93	\$68.54	\$73.80
Ages 55 - 64	\$58.95	\$62.25	\$62.73	\$66.33	\$93.52	\$98.78

Now, look at our incredible List Bill (Payroll Deduction rates):

PLAN B PAYROLL	Individual		1 Parent Family		2 Parent Family	
	\$50	\$100	\$50	\$100	\$50	\$100
Ages 18 - 64	\$30.55	\$33.55	\$33.96	\$37.26	\$49.11	\$53.91

As you can see, depending upon the age of the applicant, the premium savings associated with Payroll rates as opposed to Bank Draft range from **10%** at younger ages to **over 100% at ages 55 and above!**

The same is true of our **Cancer First Occurrence Benefit (Lump Sum)** plan:

ISSUE AGES	INDIVIDUAL	FAMILY 1 PARENT	FAMILY 2 PARENT
\$20,000	18-44	\$18.96	\$20.88
	45-54	\$29.52	\$31.44
8 Units	55-64	\$45.04	\$46.16

Now look at the deeply discounted Payroll rates



\$20,000				
	18-64	\$18.64	\$20.48	\$30.96
8 Units				

I did not pick these examples totally at random, as I personally believe that the combination of CancerCare Plus (CP4000) Plan "B" and \$20,000 benefit of First Occurrence Benefit Cancer is an ideal position to collect the maximum benefits regardless of what type of cancer might be diagnosed. **Call BMC or your upline manager** and we'll send you our PowerPoint presentation that states my case on this topic.

So, how is this information supposed to save your wallet, purse or life?

Simple! In an unprecedented demonstration of appreciation for your collective job well done, CUL is offering YOU, our licensed representative, a window in which you can personally apply for the Cancer combination of your choice, **any of the 4 CancerCare Plus plans, or any available amount of FOB, (up to \$50,000!)** which you can have on a Bank Draft yet pay only the List

Bill rates! (There is a maximum amount of First Occurrence Benefit of \$50,000 between the two plans combined) ***This begins on June 1st and ends on June 30th!***

EXAMPLE: An agent age 61 would pay \$58.95 for CP4000 scheduled plan, \$50 option. \$20,000 of FOB would be \$48.04, a total of \$106.99. The List Bill rate, however, would be only \$49.19 **FOR BOTH OF THEM!**

Any currently appointed agent with CUL/FirstChoice may purchase their coverage ***from now until June 30, 2012*** and use the deeply discounted List Bill rates. Use this link:

<http://www.culins.com/weblib/frm013a.pgm>



This is a map of all 50 states; click on your state, and scroll to the bottom where you will find the brochures, apps and agent guides for these fine products. * ***Rates vary slightly by state;check your state!****

Remember: Statistically, between YOU or ME, one of us is going to get Cancer! Are you certain it will be me?

The American Cancer Society also says that 65% of the cost of treating it will **not** be covered by Major Med! There is no better cancer coverage than our excellent CUL Cancer Plans, and, with this amazing offer, you will never have a better time to secure this necessary protection. Don't be like the mechanic who's car won't crank or the painter who's house is peeling!

This may be the most valuable gift that you receive this year!

About The Miramar Group: Founded in 1997, The Miramar Group is an insurance brokerage agency focusing on health insurance. Headquartered in Lakewood Ranch, FL.

In March of 2011, The Miramar Group started a new division by expanding into Energy and Telecom Industry thus becoming part of a billion dollar industry.