

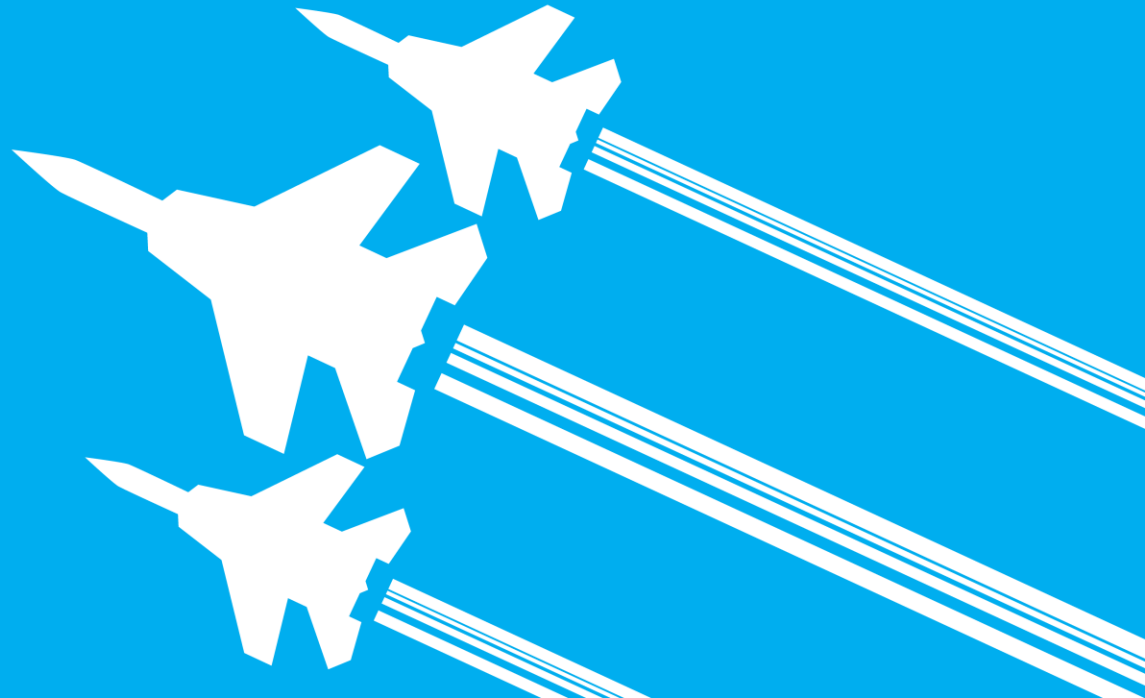


Finding New Business

Matt Ririe

Regional Vice President of Sales, MGIS

- »»» Existing Broker Relationships
- »»» Prospective Broker Relationships
- »»» Broker Development



Which Car Should I Buy?

| | | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|------------------------|---------------------------------|--------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| Product Specifications | Engine Type | 1.6L 4-cylinder | 1.8L 4-cylinder | 1.8L 4-cylinder | 2.5L 4-cylinder | 3.5L 6-cylinder | 3.5L 6-cylinder | 3.0L 6-cylinder |
| | Drive Type | FWD | FWD | FWD | FWD | FWD | RWD | RWD |
| | Base Transmission | Continuously Variable | 4-speed Automatic | 6-speed Automatic | 6-speed Automatic | 6-speed Automatic | 7-speed Automatic | 6-speed Automatic |
| | Consumer Rating | 88 | 88 | 88 | 94 | 96 | 88 | 88 |
| | City Gas Mileage | 31 mpg | 26 mpg | 29 mpg | 22 mpg | 21 mpg | 20 mpg | 20 mpg |
| | Highway Gas Mileage | 40 mpg | 34 mpg | 40 mpg | 34 mpg | 34 mpg | 30 mpg | 30 mpg |
| | Power | 109 HP | 132 HP | 148 HP | 175 HP | 278 HP | 302 HP | 300 HP |
| | Bumper-to-Bumper Warranty | 3 years / 36,000 mi. | 3 years / 36,000 mi. | 5 years / 60,000 mi. | 3 years / 36,000 mi. | 3 years / 36,000 mi. | 4 years / 50,000 mi. | 4 years / 50,000 mi. |
| Awards | Car and Driver "10 Best Winner" | | | | | X | | |
| | Motor Trend "Car of the Year" | | | | X | X | | |
| | KBB "Best Mid-size Car" | | | | X | X | | |
| Price (MSRP) | | \$14,990 | \$18,180 | \$20,945 | \$21,700 | \$30,070 | \$51,000 | \$53,400 |

** Note: All vehicles are 4-door sedans with a steering wheel, 4 tires (brakes included), and seatbelts for 5.

Which Car Should I Buy?

| | | Nissan Versa | Toyota Corolla LE | Hyundai Elantra | Ford Fusion | Honda Accord EX-L | Mercedes E-350 | BMW 535i |
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| | | | | | | | |
|--------------|----------|----------|----------|----------|----------|----------|----------|
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Finding New Business

Characteristics of a Successful MGIS Broker

- 1 • Has a “Consultative” approach in advising clients
 - Values definitions and benefits over rates
- 2 • Understands Physicians’ Disability Needs
- 3 • Understands the Complexities of Group LTD
- 4 • Understands MGIS/Sun Life’s Value in Contract, Service, and Claims Administration and can tell the story
- 5 • Has Physicians as Clients (or is willing to work to get them)
- 6 • Considers You as a Resource

Finding New Business

Existing Broker Relationships

- 1 • Am I fully aware of their current client base?
- 2 • Have I been introduced to other producers in their office?
- 3 • Are they aware of Sun Life's Partnership with MGIS?
- 4 • Do they understand the strength of MGIS/Sun's Physician position?
- 5 • Do they have concerns that need to be addressed?
- 6 • Do they know who the 'Big Players' are in the Physician space?

"A Bird in Hand is worth Two in the Bush"

-- Old Proverb

Finding New Business

Prospective Broker Relationships

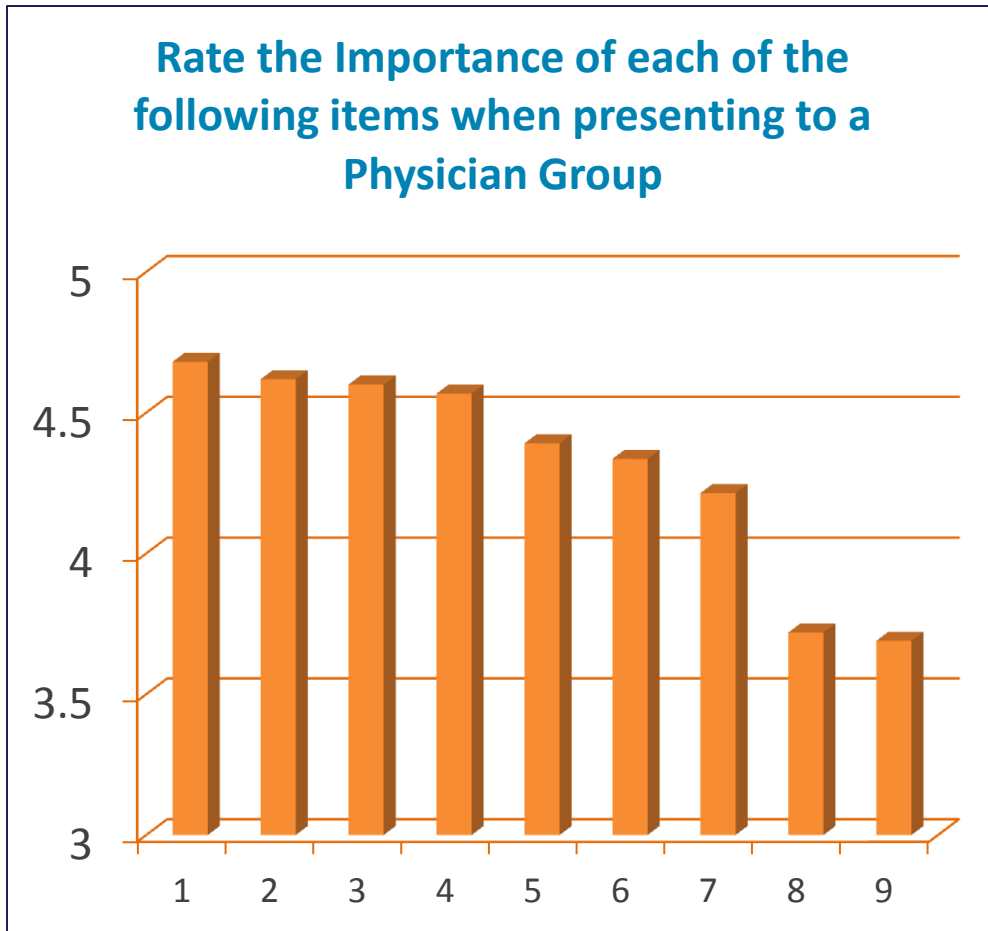
Where can I find the “Right” MGIS Brokers?

- Historical MGIS Quotes / Lost Business
- Market Share Data
- Judy Diamond
- Referrals from Existing Broker Relationships
 - Do you know anyone that could benefit from this product?
 - Would you be willing to introduce me?
- Financial Planners
- Associations (NAHU, MGMA, etc.)

“The best time to plant a tree was 20 years ago.
The second best time is now.”

-- Old Proverb

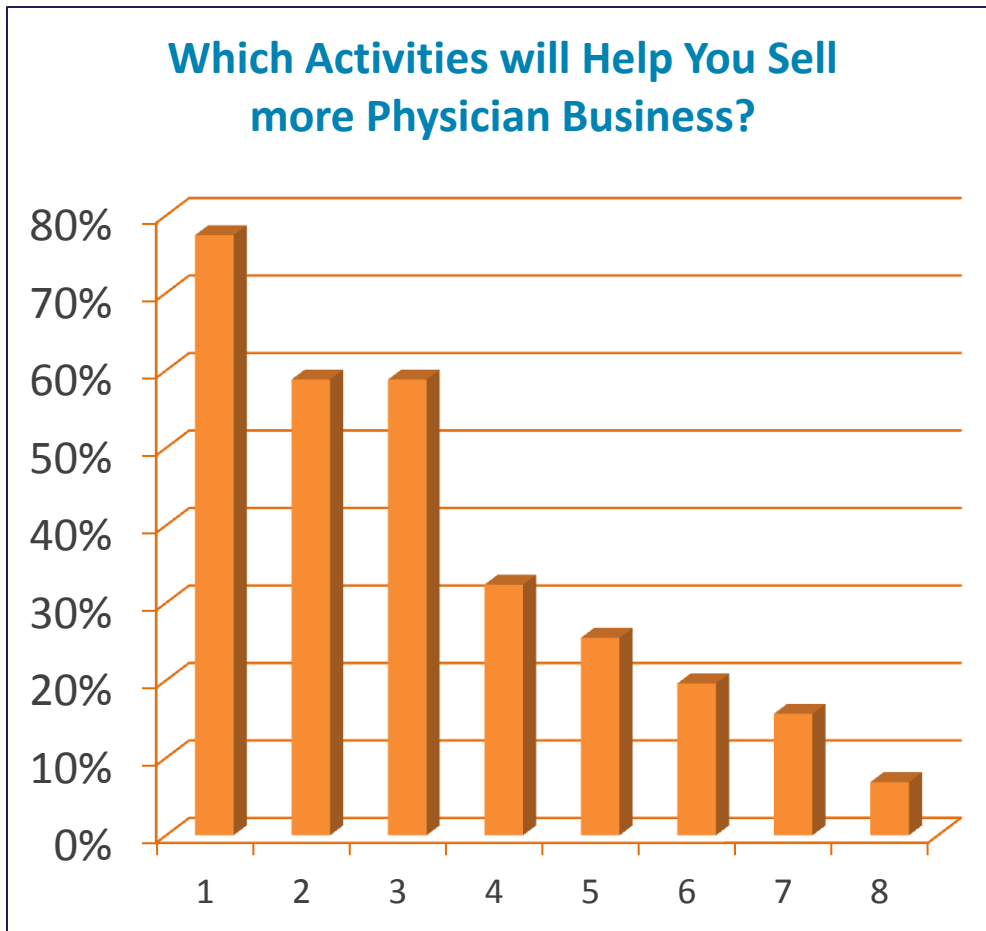
Broker Survey



Legend

- 1 - Contract Language
- 2 - Maximum Benefit Amount
- 3 - Claims Resolution
- 4 - Service
- 5 - Rates (Premium)
- 6 - Financial Rating of Carrier
- 7 - Unique Optional Riders
- 8 - Name Recognition
- 9 - Marketing Support

Broker Survey

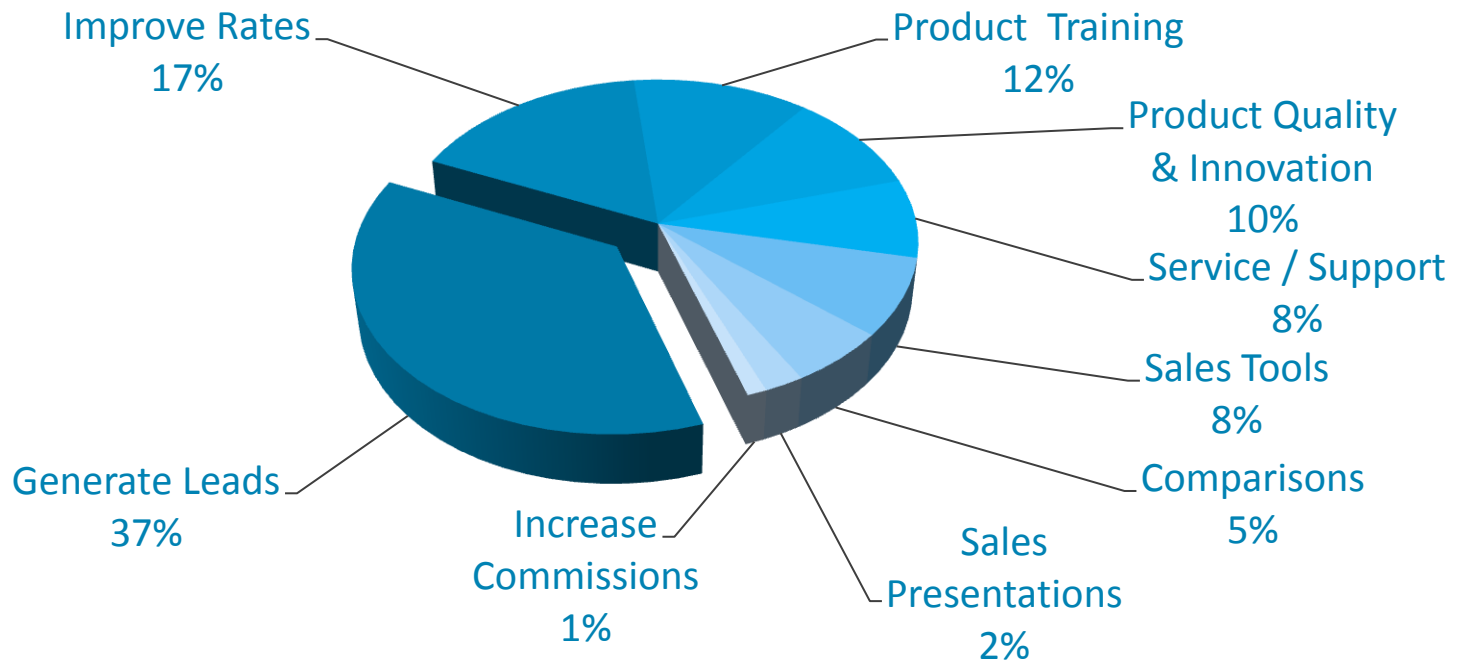


Legend

- 1 - Contract Comparison
- 2 - Lead Generation
- 3 - Marketing Materials & Tools
- 4 - Product Training
- 5 - Medical Industry Training
- 5 - Co-branded Advertising
- 6 - Assistance with Presentations
- 7 - Other

Broker Survey

What is the ONE thing MGIS Can do to help you sell new business?



Broker Development

A Review of Your Experiences

After meeting with a broker ...

- How well do you feel you communicated the value of MGIS / Sun Life?
- How well will they remember the value proposition you presented?
- How likely are they to recommend you with their next opportunity?
- Do you feel like you brought something of value to the relationships?

Broker Development

Tools and Resources

What is available to help with Broker Development?

- Your MGIS RVP
 - In Person Visits
 - Conference Calls
 - Web-conferencing Individual or Group Trainings
 - Presentation of CE Courses
- Contract Comparisons – Opens the Conversation
- Marketing Materials



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Questions?

