



LIVE **LIFE**
FULLY COVERED

COVERAGE FOR YOUR MOST PRECIOUS ASSET. **YOU.**

Your business relies on **YOU**... and you rely on its continued growth for so many reasons. Make sure that both you and your business are properly protected by insurance from a trusted source. **PRO Insurance Managers** offers affordable insurance coverage for the many aspects of your business including Health, Direct Seller Liability, Business Inventory, Dental & Vision, Life insurance and more. Peace of mind is knowing that **YOU** are well protected.

www.pro4.us/lifemax.asp



PRO Insurance Managers, Inc.

Empowering Success
Through Innovative Programs
And Service Excellence

Exclusively
Endorsed



Support your association
when you support this program.



A Nationwide Professional Independent Insurance Resource – Since 1951

Frequently Asked Questions (FAQs)

What types of Insurance coverage are available?

- **Health Insurance** for individuals and families. PRO Insurance works with nearly all top rated insurance companies nationally. Immediate online rate quotes where you'll see the most innovative and affordable plans offered by many companies. Customize coverage to fit your own needs. Most preventive services are paid for 100% under nearly every plan. Medicare plans are also available.
- **Direct Seller Liability** - 1,000,000 per occurrence, \$3,000,000 aggregate, \$300,000 property damage, \$5,000 medical expense \$0 deductible. Homeowners and umbrella coverage specifically exclude business related activities where this plan protects you home and away.
- **Dental, Vision & More** - discounted services on a variety of health care services, including dental, vision and hearing care; prescriptions and medical supplies; and health and wellness products. Coverage can begin the same day you enroll and monthly pricing starts at \$9.95.
- **Term Life Insurance** - Over 50 companies represented. Level premium, term life insurance plans are offered where the premium is locked in for your choice of terms ranging from 10, 15, 20 and up to 30 years.
- **Identity Theft, Guaranteed Health plans, Home Based Business Insurance and more.**

Can I buy the insurance separately?

- **Sure.** Buy health and add dental later, or dental and vision now to supplement a plan that you may have through work, it's your choice. Any of the program options are available separately.

What are the health insurance rates?

- **Health Insurance** rates are different for everyone, however you are guaranteed to get the lowest rates possible through PRO Insurance. Get immediate online rates based on your age, family make-up, where you live and more. Easily customize a plan to suit you and your budget. PRO Insurance is exclusively endorsed by the **Direct Selling Association** and its membership of over 16,000,000 direct sellers giving you unequalled buying power as an individual or family. Rates are typically around 1/2 that of employer provided plans. And as broad if not broader in coverage.

Can I be turned down for health coverage due to pre-existing conditions?

- **Yes and No.** Currently, insurance companies can make a decision on acceptability based on an online application and they can decide to offer coverage at standard rates, or higher rates due to pre-existing conditions, or to decline someone. As your advocate, PRO can assist if you have questions and they also offer guaranteed plans of limited benefit health coverage in most states.

Why did Lifemax choose to endorse PRO Insurance to Distributors?

Lifemax chose to establish an exclusive partnership with PRO Insurance following a thorough review. The ability and desire to enhance the value of a distributorship by offering leading national programs such as these demonstrate yet another way of supporting you as an entrepreneur. The programs provide peace of mind and a great measure of protection. Lifemax does not participate in the payment of insurance premiums nor is it compensated if a distributor decides to purchase a plan of coverage.

Visit our website at www.pro4.us/lifemax.asp or call if we can be of service.

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