

Empower
BROKERAGE



*Together we are strong...
Together we win.*

FIRSTLY THANK YOU FOR CONSIDERING US!

Empower is fundamentally committed to our agents' success. My vision for Empower is to become the top choice for independent insurance agents in the United States, with the mentorship and resources to ensure that they have the prospects to speak with and the expertise to convert them into lifetime clients. I think we are well on our way to achieving that goal with our training road trips, educational webinars, Lead Maximizer data mining system, online Comparative Rating Engines, and our generous Leads Co-op programs. We even have product specialists ready to assist agents with learning how to excel in offering a variety of product lines. Because of all we offer, and the dedicated staff in our home office, we are fast becoming the most hands-on FMO in the country. As I think of the magnitude of what an agent entrusts to us, I become even more committed.

An agent brings us their dreams for their career future and it's precious. We treat that seriously and sincerely. An independent agent has no small job to perform and often needs help. Hiring a staff takes serious money and time. The effort level alone, to train a staff, is enough to derail an otherwise thriving pipeline. We endeavor to aid agents with tools, experience, and resources, to help replace their need for a staff of their own. In this way, we become a team; both doing what each other does best. Utilizing strengths, instead of trying to overcome weaknesses, saves time and frustration. Agents are generally happier working with a team, like Empower. Providing this level of help and support is our everyday goal and mission.

Rodney Culp
CEO

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WE BUILD

EXPERIENCES

Empower Brokerage ensures agents enjoy their experience from start to finish - from contracting for the first time to writing their first application. We have a dedicated staff that promises to anticipate and fulfill an agent's need.

OUR STORY

... SO FAR

Over 40 years ago, Empower Brokerage started out as the health and life department of Al Boenker's Insurance Agency - a local agency in the DFW area. Eventually, Empower Brokerage co-branded with Al Boenker's auto insurance company, Empower Insurance. Eventually, Al Boenker Insurance Agency became one of the largest multi-line insurance agencies in the DFW area. As business expanded, Empower Brokerage became its own distinct entity that set it apart from Al Boenker Insurance Agency.

Eventually, Empower Brokerage went from retail to wholesale, climbing the contract hierarchy and fast becoming one of the most prestigious field marketing organizations in the country. Empower Brokerage derives its success not only from their top contracts in the industry, but also from their diversification. Supporting multiple lines of insurance enables Empower Brokerage to recruit more agents within different markets and sell more products to consumers.

Over the last few years, Empower Brokerage has grown exponentially. We now boast a nationally licensed and CMS approved Medicare call center, as well as offices in six cities, located in Southlake, TX, Harlingen, TX, Edinburg, TX, Laredo, TX, Rio Grande City and Houston, TX. Selling direct to consumers is only one piece of the puzzle. Empower Brokerage also contracts with over 7,000 field agents all over the country!

OUR COMPANY HISTORY AT A GLANCE

1970s

- Began as the health and life department of Al Boenker's Insurance Agency, located in Lakeworth, TX.

1980s

- Starts selling Universal Life in 1981.
- Rodney Culp, now the CEO of Empower Brokerage, joins the company in 1985.
- Becomes a member of NAIFA and NAHU in 1985, and is still a loyal member to this day!



1990s

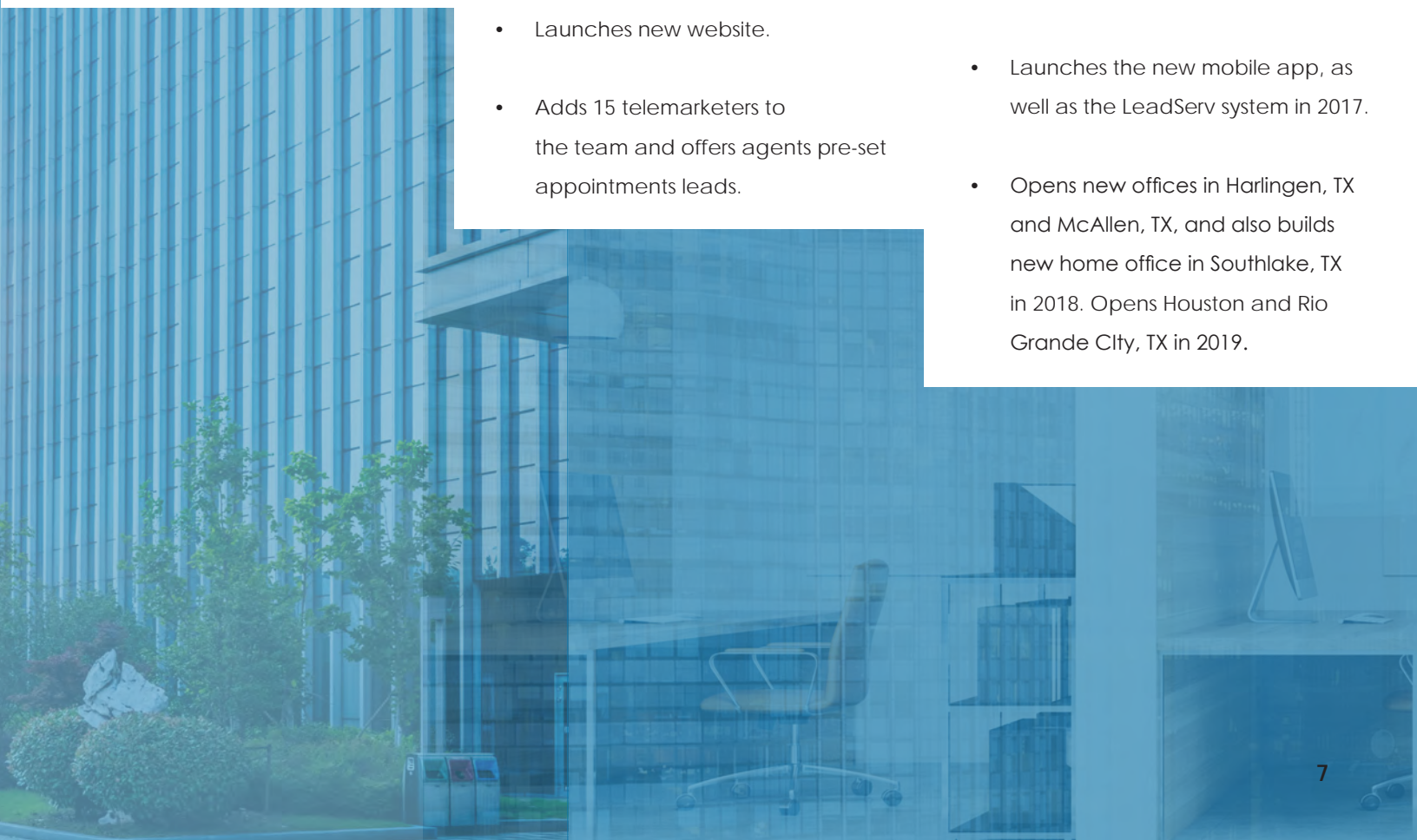
- Sells Medicare Choice Plus when it first releases in 1991.
- Sells Medicare Supplements when the plans are first standardized in 1992.
- Enters the securities business by acquiring a securities license in 1997.
- Enters into the HSA business when the products are first released in 1997.

2000s

- Launches the road show seminars in 2004.
- Breaks into the brokerage business in 2005 and becomes Empower Brokerage.
- Shortly after the Medicare Modernization Act of 2003, Empower Brokerage ramps up Medicare Advantage sales.
- Offers a new 50/50 BRC Co-Op lead program to agents.
- Launches new website.
- Adds 15 telemarketers to the team and offers agents pre-set appointments leads.

2010s

- Begins participation in the Walmart retail kiosk program in 2010.
- Releases the Lead Maximizer to agents in 2013.
- Offers the CSG Actuarial quoter to agents in 2014.
- Moves home office to Southlake, TX, and opens new call center in Laredo, TX in 2016.
- Creates four consumer websites in 2016.
- Launches the new mobile app, as well as the LeadServ system in 2017.
- Opens new offices in Harlingen, TX and McAllen, TX, and also builds new home office in Southlake, TX in 2018. Opens Houston and Rio Grande City, TX in 2019.



SIMPLE FACTS

OUR COMPANY IN NUMBERS

6



OFFICES IN THE STATE
OF TEXAS

45+



BEAUTIFUL YEARS
OF EXCELLENCE

78+



CARRIERS TO
CHOOSE FROM

15



TELEMARKETERS
CALLING
PROSPECTIVE CLIENTS

110+



HARD WORKING
TEAM OF STAFF
MEMBERS

14



PROGRAMS THAT
WE WORK EVERY
DAY

5



CONSUMER WEBSITES
THAT GENERATE
LEADS

7000+



CONTRACTED
AGENTS
NATIONWIDE

21



AWARDS BY
CARRIERS AND
AFFILIATIONS

2019

Better Than the
Competition



OUR AFFILIATIONS

Empower Brokerage is proud to partner with some of the most renowned organizations in the health and life insurance industry.

National Association of Independent Life
Brokerage Agencies (NAILBA)

National Association of Health Underwriters
(NAHU)

National Brokerage Association (NBA)

National Association of Insurance and
Financial Advisors (NAIFA)

Health Plan Express (HPE)

Broker's Health Insurance Network, Inc.
(BHINI)

Inter Company Marketing Group (ICMG)

SALES IS THE GAME ... AND WE HELP YOU WIN IT



We make sure you have everything you need to win. We provide the best products so you automatically represent a winning team. We provide lead support so you can make the introduction. We provide training so you know how to make the sale. When you win, we win.

OUR MAIN AREA OF EXPERTISE

What we do best

We are driven by creating experiences that deliver results for your business and for your clients.



MARKETING

Again, our objective is to make agents stand out. We provide state-of-the-art resources like the Lead Maximizer, our mobile app, CSG quoting engine, iPipeline, Health Sherpa, and so much more. In addition to tools, we also provide exclusive leads through several lead programs - in many cases, at no cost to the agent. With lead support also comes marketing materials, which range from customizable brochures to website design.

PRODUCT

We proudly represent some of the best carriers in both the health and life insurance market by staying vigilant about the best options for consumers. In doing so, we offer our agents the best, most exclusive contracts with the most competitive carriers. And our product specialists are ready to help agents make sales!

TRAINING

Available 24/7, the Empower University boasts several in-depth training courses. This self-paced learning center covers a range of important topics. In addition, we believe in having a relationship with our agents. This moves us to travel across the country, hosting training seminars so that we can meet our agents face to face. We are also available via phone and email six days a week to help agents any way we can.

PROCESSING

Whether it's contracts or applications, our well-trained staff ensure a smooth process for the agent. We walk with the agent every step of the way in the contracting process, helping them with product knowledge and certifications. As for applications, our underwriting department carefully reviews every detail.

TRAINING YOU TO SUCCEED

And we can do more!

Year round, we do everything in our power to prepare agents for the busiest time of the year - AEP and OEP. Whether agents need training, contracting assistance, or lead support, we are here to help agents succeed. Then, when the selling season starts, we extend our hours, offering more assistance so no agent's need goes unanswered.



INNOVATIVE SALES TACTICS

We teach agents how to conduct a needs-based analysis with our fact finder.



PRODUCT TRAINING

Our product experts ensure agents know how best to market the products they sell.



CAREER COACHING

We train agents both over the phone and through our Empower University.



MARKETING CONSULTATION

Our expert marketing department can help agents reach their prospective clients.



LIVE SEMINARS

We make it easy to get contracted with us and add carriers to your portfolio.



WEB EVENTS

We grant lead support to qualifying agents, who meet the program requirements.

Whatever the circumstance, Empower Brokerage is here to help. In the modern age, where technology rules, the insurance industry is becoming more digital. Stay in the know with Empower; we train agents how to use the latest technology, such as electronic applications, online contracting, and carrier websites.

CHRIS JARVIS PRESENTS

12 STEPS TO TURNING YOUR CAREER AROUND

Chris Jarvis is a million dollar producer and bestselling author. He also has over 25 years of experience as an applied mathematician, actuary and financial strategist. He earned an MBA from the Anderson School at UCLA and is a Certified Financial Planner. Chris has been quoted by The Wall Street Journal, appeared on Bloomberg TV, and has written more than 100 professional articles and 12 books, one of which he co-authored with Jack Canfield. But what makes Chris truly special is his ability to articulate sound advice which resonates with business owners and salespeople, helping them turn their careers into something they can celebrate.

*"Dare to be different
and increase your
sales..."*

Empower Brokerage has invested in your career and asked Chris to help you with his revolutionary 12-Day Turnaround program. As an Empower Brokerage agent you will have the ability to participate in a detailed training dealing with the most important 12 steps you can take to transform your career and take it to a new level of success.





THE EMPOWER ROAD SHOW

Throughout the spring and until the beginning of the busy Medicare season, Empower Brokerage conducts live seminars across the country. The seminars cover a myriad of topics, including industry updates, carrier products, and marketing strategies. In addition to the sales training, our presenters also highlight the hottest products on the market. Even better, we invite carrier representatives to attend and explain their products to the agents.

For agent Mali Reed, this product training greatly helped him with his client. "I had a client in San Antonio, and she was interested in dental. One of the presenters [at the seminar] spoke about a dental plan, and I thought that'd be a really awesome product for my client. I told her I'd get back with her because I was coming to a meeting that would hopefully speak about [dental]. Now that I have all the information, I can get back with her and get her into a dental plan."

Stories like Reed's testify to the value of Empower Brokerage seminars. For some agents, attending our seminars changes the trajectory of their career. Agent O'Warren says that she "went through a lot of trials and tribulations, starting in 2002. I went all over the state, and it wore me out; I almost gave up until I found the right people to teach me the right plan for the right [client] and how to do it the right way."

If O'Warren never attended one of our seminars, she may not be an agent today, but with our support, she's thriving and learning. Now, her son is joining her

in the business. "I didn't want him to make the same mistakes. I wanted him to get with a company that can do it all for him - to get the training in one place," commented O'Warren with regards to her son.

While agents love acquiring more knowledge, they also love networking with fellow agents and meeting our staff. "I have spoken with the staff many times, and everyone that I've spoken with has made me feel a part of a family," said Vic Kini, an Empower Brokerage agent since 2016. For Kini, our dedicated staff attracted him to join the Empower family.

Kini is certainly not far from the mark. Empower Brokerage feels like a family because of the people who invested so much to make it that way. DeWayne

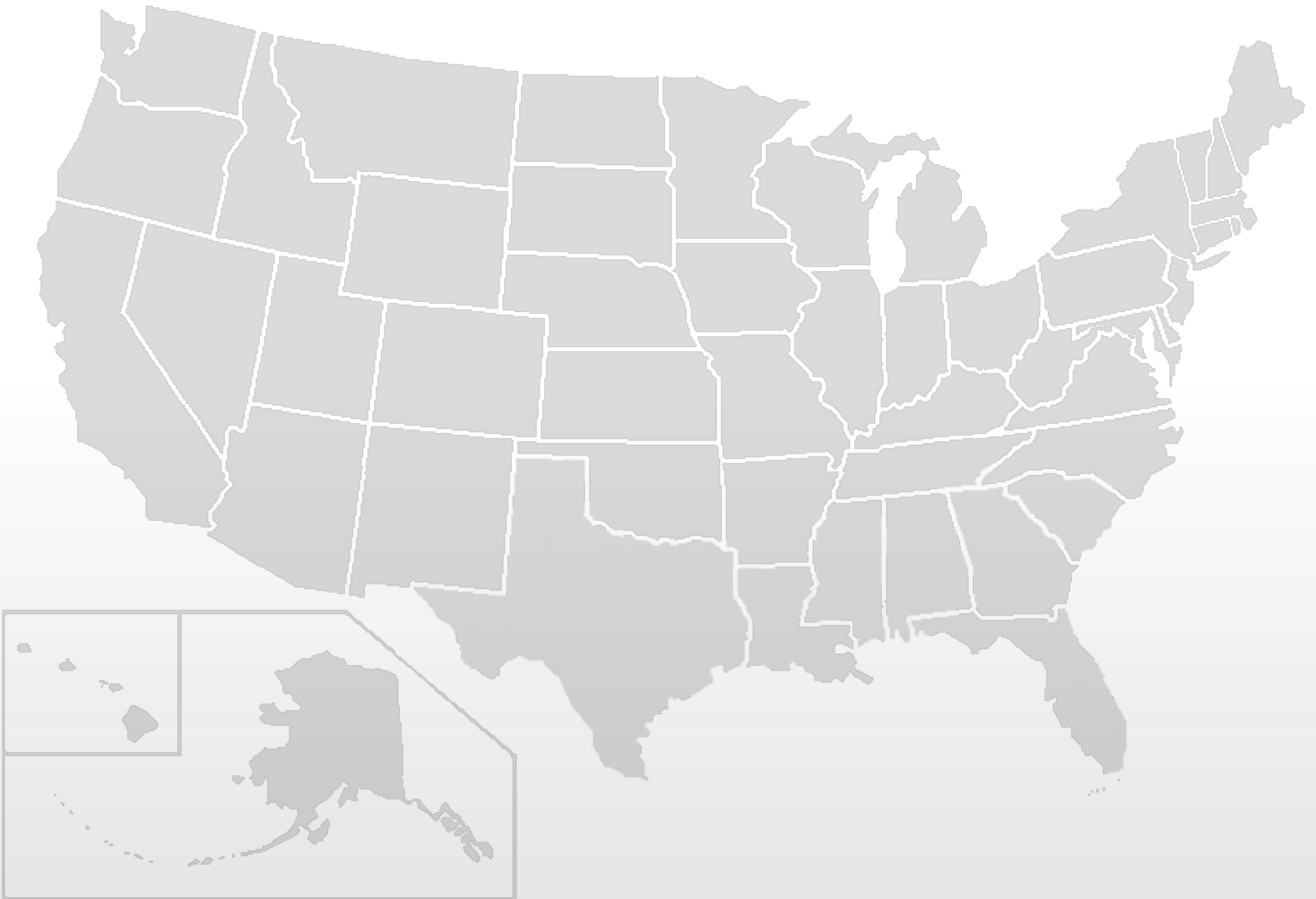
"I almost gave up until I found the right people to teach me the right plan for the right [client] and how to do it the right way."

Long, the National Sales Director, for instance, has been with the company since the very beginning. Because of his history with the company, Long now hosts most of the seminars. Many of the other Empower seminar hosts - Jeff Hess, the Individual

Health and Ancillary Expert, and John Shinn, the Senior Health Expert - have also been with the company for many years. With their combined knowledge, agents are sure to learn something new.

Having attended several seminars since joining the Empower family, Kini continues to attend seminars because he knows he's sure to learn something new. "There is always room to learn. I want to catch something that I don't know. Even if I only get one or two ideas out of this training, that's all I need," says Kini.

COMING TO A CITY NEAR YOU



- Southlake, TX
- Houston, TX
- Conroe, TX
- Tyler, TX
- Laredo, TX
- McAllen, TX
- Harlingen, TX
- Mobile, AL
- Jackson, MS
- Hattiesburg, MS
- Memphis, TN
- Tulsa, OK
- Atlanta, GA
- Montgomery, AL
- Birmingham, AL
- Miami, FL
- Jacksonville, FL
- Chicago, IL
- Knoxville, TN
- Macon, GA
- Shreveport, LA
- Charlotte, NC
- Charleston, SC
- San Antonio, TX
- El Paso, TX
- Corpus Christi, TX
- Brownsville, TX
- Texarkana, TX
- Chattanooga, TN
- Fort Myers, FL
- Austin, TX
- Savannah, GA
- Tuscaloosa, AL
- Greenville, SC
- Pensacola, FL
- Orlando, FL
- Oklahoma City, OK
- Savannah, GA
- New Orleans, LA
- Philadelphia, PA
- Nashville, TN
- Memphis, TN
- Kansas City, MO
- Denver, CO
- St. Louis, MO



AGENT BACK-OFFICE

Everything an agent needs and more!

We strive to be the one-stop shop for agents. Need a marketing plan? We can help. Need leads? We can help. Need training? We can help. Need quotes? We can help. Need contracts and commissions? We can help. Bottom line: You need it, we got it.

Agent + Empower Brokerage = Success

TOOLS AND RESOURCES

The Empower Brokerage website includes the CSG comparative rater, iPipeline, the ACA Express, the Lead Maximizer, and much more!

EMPOWER UNIVERSITY

In addition to 9 intensive courses, the university also holds a video library, containing past recorded training webinars. The classes cover many topics, ranging from sales training to training for our online tools and resources.

ONLINE CONTRACTING

Contracting made easy. Agents have 24/7 access to the contracting portal to get appointed, add carriers, and check contract status.

LEADS DISTRIBUTION

The LeadServ software enables agents to keep track of all their leads. Empower Brokerage uses this program to distribute leads from a range of sources, including social media and websites.

EVENT REGISTRATION

All agents are welcome to attend our webinar trainings, such as our Performance Partners or LAMP (Life and Annunities Mentorship Program). Additionally, Empower Brokerage hosts live seminars nationwide.

NEWS UPDATES

Stay up to date on all industry news, as it relates to specific carriers and markets by following our blog on our website!

CUSTOMIZABLE MARKETING MATERIALS

Browse our collection of FREE marketing materials. Once you find a brochure you like, you can customize it with your personal contact information and pass them out to clients!

CARRIER INFO PAGES

To make sure agents have all the carrier tools and information they need, we have an extensive portfolio, showcasing all the carriers represented by Empower. For each carrier, agents can learn about carrier-specific quoting engines, commission levels, and how to use the website, plus much more!

COMPANY DIRECTORY

Whether you need to contact one of our staff members, fax us an application, or mail us some paperwork, you can find all of our contact information on our website!



**WE
EMPOWER
AGENTS
TO SUCCEED!**

NEW MOBILE APP!

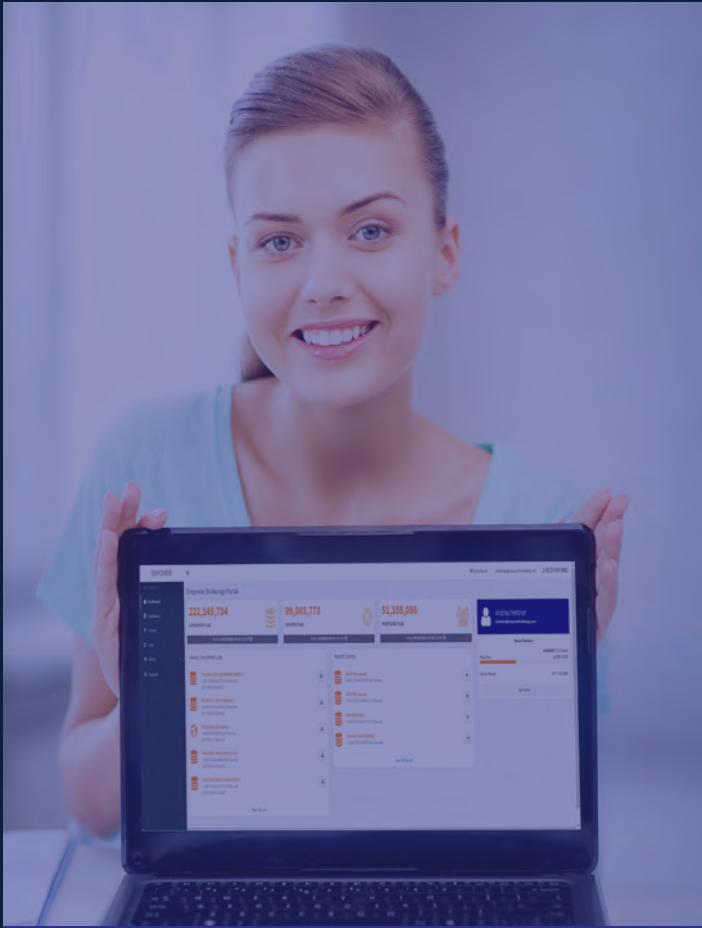
Insurance Quotes in the Palm of Your Hand

Here at Empower Brokerage, we strive to implement the latest technology available on the market. We also offer key tools to our agents to help them succeed when writing new business. One of these tools available to Empower agents is our Empower Brokerage mobile app.

Available in the Google Play and iPhone app stores for both Android and iPhone devices, the Empower Brokerage app allows you to instantly run a quote from your smart phone. Powered by a third-party developer, the app is always up-to-date and gives you accurate quotes for Health, Disability, Medicare, Life, Indemnity, and also Final Expense.

Our mobile app not only lets agents pull quotes within different markets at the touch of a finger, but it also has a prescreening and needs-analysis tool. In a matter of minutes, you can find out how much insurance your client needs! Additionally, the app directs agents to the Empower Brokerage website, the contracting portal, as well as our social media platforms.

The app can also be used by consumers to pull their own quotes. However, the app will not display carrier names to consumers. Instead, this can be a tool for you to generate interest and set appointments so that you can go over the carrier choices and particulars.



LEAD MAXIMIZER

Lead Maximizer is a database that contains consumer and business information, which allows agents to scrub a list and find potential clients in the United States. When we give an agent access to Lead Maximizer, we automatically provide them 2000 lead credits. Each lead credit is 10 cents a piece so we're giving agents \$200 worth of leads, which is another valuable investment by us to ensure our agents' ongoing selling success!

Agents can gain access by getting contracted with at least 3-4 carriers through us. They must also complete the Lead Programs Prerequisite - an online course available in Empower University.

BUSINESS REPLY CARDS

Empower Brokerage sends out a 1,000-piece mailer that originally costs \$460.00. However, we split the cost with agents. Because agents are investing financially in these leads, they choose the criteria for the mailing, such as income level, age, geography, etc. This is for our agents who complete the required training, produce business with Empower, and also have a minimum of 3 carriers that match what they are targeting.

Our two most popular and successful mailers are "Shedding the Light on the Important Changes in Medicare" and "Top Ten Medicare Mistakes." In addition to the mailers we send out, we provide customizable brochures for free on our agent portal to use during the face-to-face meetings with prospects.





PRE-SET APPOINTMENTS

We have our telemarketing team call specific areas, targeting specific prospects, and they set up face-to-face appointments for our agents all over the U.S. In order to qualify for this program, agents must complete the required training. In addition, they must be a producing agent with Empower Brokerage and have many of their carriers with us. This is a case-by-case basis, meaning agents are selected by Empower. When approved and selected to receive telemarketing leads, agents are notified via email. The email contains training and a personalized calendar link in which the leads will be added.

Once agents request these leads, Empower will evaluate their carriers with us, past business, and also their area to determine if it's a good place to target leads. These leads are available to our producing agents at no cost.

ALPHA LEADS

Alpha leads take the Lead Maximizer to the next level with professionally trained telemarketers who develop prospect interest and double verify every lead they generate. The telemarketers generate both leads and Pre-set appointments for select agents contracted with Empower Brokerage.

PROVIDER RELATIONSHIPS

Empower Brokerage has strategic relationships with healthcare providers and can place selected agents into a lucrative and rewarding opportunity. Imagine being the trusted insurance professional selected to help a medical office or network.



NEW BUSINESS OPPORTUNITIES AROUND EVERY CORNER

While Empower Brokerage boasts a variety of leads - from mailings to pre-set appointments - we are looking to offer more exclusive programs for our high-producing agents. These new opportunities seek to place agents in strategic marketing locations across the country.

At Empower Brokerage, we are constantly looking for new and exciting ventures that will grow our agents' business. Over the years, we've participated in retail programs across the country - the two primary programs being the Walmart retail kiosk opportunity and the CVS retail program. Agents - both novice and experienced - have tremendous success with the Walmart program, especially since it's a platform that markets to both over and under age 65 customers. In addition to training and agent support, the Walmart retail program also provides all the marketing materials for the agent.

For the agents interested in increasing their Silverscript production, the CVS program is an excellent opportunity. Like the Walmart program, CVS provides all the marketing materials. However, unlike the Walmart program, the CVS kiosks are not available in all 50 states so it's more difficult to find a participating store.

Until recently, the retail opportunities were the only programs on a large scale available to agents contracted through Empower Brokerage. In 2017,

however, that changed. Through partnerships with outside consulting firms and various hospital networks across the nation, Empower is now placing agents in strategic locations to assist hospitals and doctors, but more specifically the patients who need help with their Medicare coverage and other insurance needs. As insurance carriers and products discontinue at an increasing rate and change every year, this hospital network program will continue to expand.

In addition to placing agents in clinics across the country, Empower Brokerage has also retained an exclusive partnership with the Department of Insurance in Alabama. To help municipal employees find a Medicare solution upon retirement, Empower recruits local agents. Retirees can either call into our nationwide call center and request an appointment with a local agent, or they can visit our dedicated website or Facebook page to request more information.

No matter which program an agent has selected to participate in, Empower provides all the necessary training and tools to ensure an agent's success!





TRIP INCENTIVES

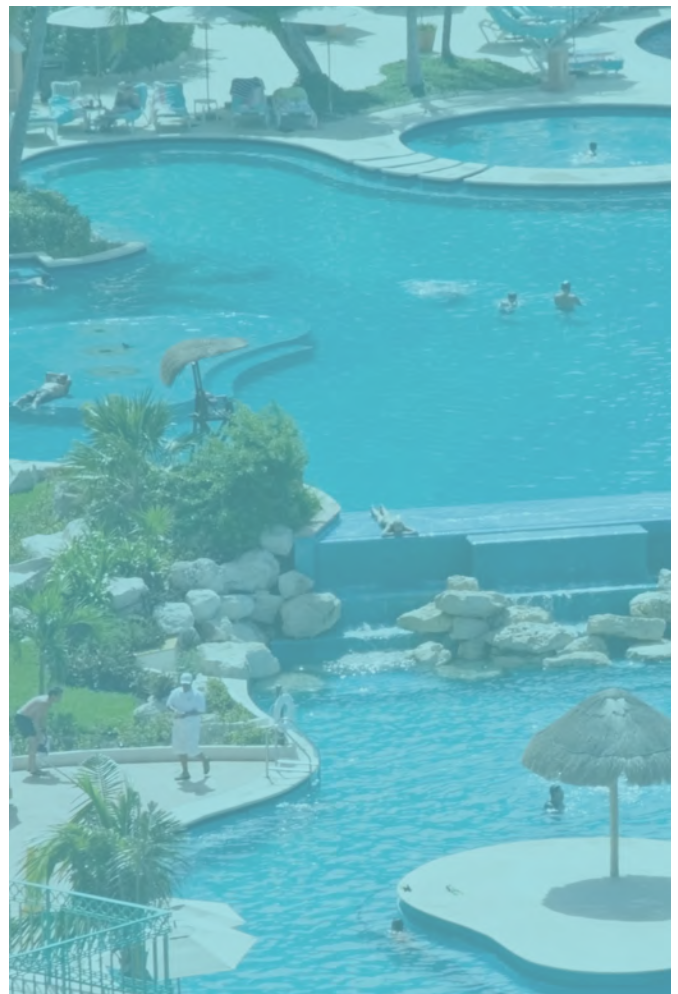
Reap the Rewards for Writing
Business with Empower Brokerage!

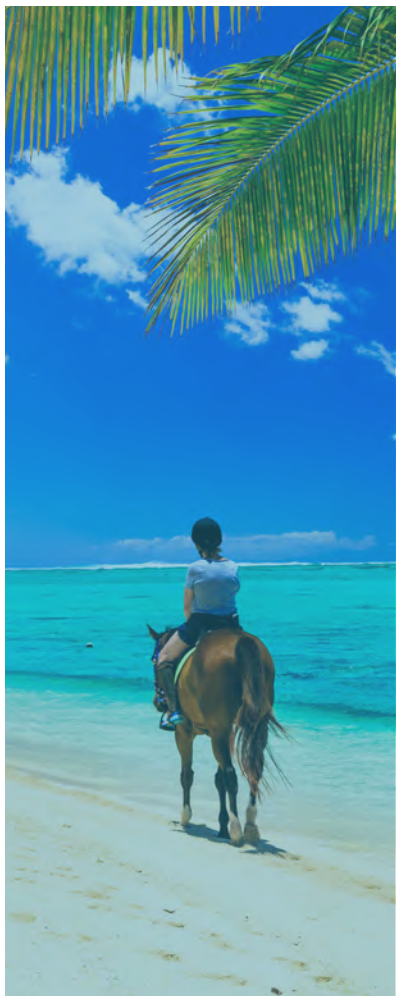
Have you ever wanted to travel the world in style?

Well, agents can by doing what they do best - writing apps! To reward agents for their hard work, carriers invite their highest producing agents to enjoy an all-inclusive trips to some of the most beautiful destinations around the world.

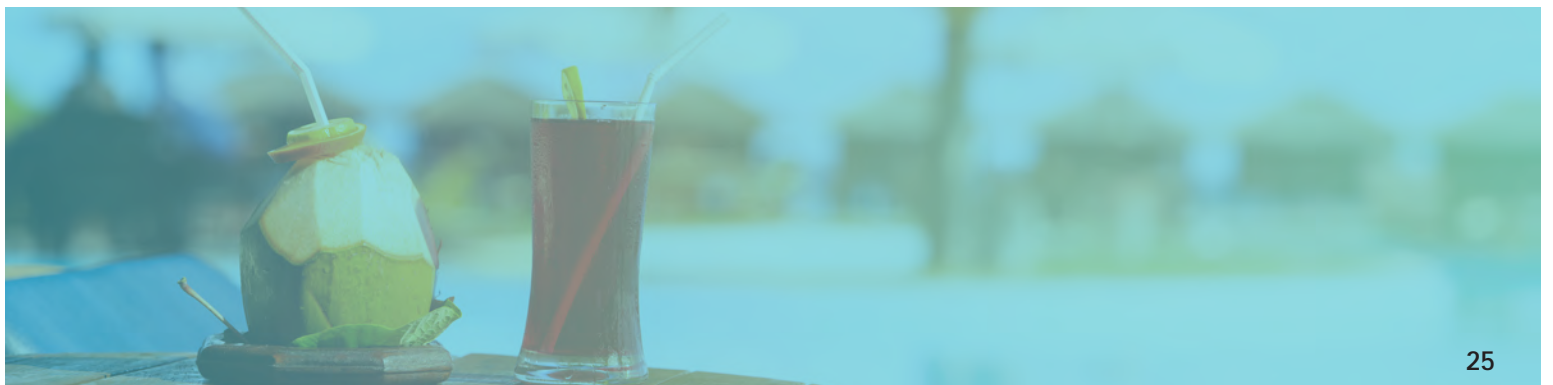
Likewise, Empower Brokerage motivates agents with all-expenses paid vacations. In years past, Empower Brokerage has taken agents to the Caribbean, setting them up in the luxurious El Dorado Resort and Hotel. Invitation includes the qualifier and one adult guest.

Incentive trips include air transportation to the all-inclusive resort.





WORK
HARD
PLAY
HARD





EMPOWER BROKERAGE GIVES BACK TO THE COMMUNITY

Empower Brokerage often finds ways to give back to the community. They are a part of the UCT (United Commercial Travelers) Empower Council 2008, a 501 (c) non-profit financial services membership organization that supports communities through volunteer opportunities throughout North America.

The company regularly supports the efforts of the Ronald McDonald House charities and has a long-standing tradition of serving families who have been displaced, due to a child's illness or treatment at Cook Children's Medical Center in Fort Worth, Texas.

This holiday season, the Empower Brokerage marketing team decided to pro-

mote the spirit of giving within the home office by giving back to the Dallas/Fort Worth community. They did so by adopting 16 Angels from the Salvation Army's well-known Angel Tree program. Allison Shipman, a marketing team member, led the project, handled logistics, and contributions while the company CEO, Rodney Culp, pledged to match each employee's contribution, utilizing the UCT charity fund.

Every year, the Salvation Army organizes the Angel Tree program. The initiative was founded in 1979 by Majors Shirley and Charles White, in Lynchburg, Virginia. Their vision was to have a direct positive effect on those who are less fortunate in the

community. The first year of the program, Lynchburg residents helped about 700 children in need. Since then, the program has expanded to more states and helps thousands of families all over the United States.

In DFW, the Angel Tree community provides items for underprivileged children and seniors with special needs. Shopping malls, schools, churches, corporations, other organizations, and volunteers all come together every year to help these families in need. To apply for assistance, families register during Christmas time through the Social Services program of The Salvation Army.

Marketing Director, William Bronson, says "Hopefully, our campaign will encourage other companies to step out of their busy schedules long enough to allow this kind of initiative. It helps the staff come together, as a team, to support a great cause, benefitting others. It was a fun event for us, brought us closer together,

er, and everyone felt great about giving. We're hoping to expand it in future years."

Giving is contagious, as evidenced by the response from Empower Brokerage clients. Regional Sales Manager, David Russell, met with some clients and when they heard what was happening they also wanted to

"Hopefully, our campaign will encourage other companies to step out of their busy schedules long enough to allow this kind of initiative."

contribute to the Angel Tree Initiative. After their appointment, they returned to the office with two boxes of diapers for David's Angel. "There must be something in the air when your clients see that,

as an organization, we participate in giving back to the community and next thing you know there are boxes of diapers for one of the angel tree recipients sitting on the reception desk - it's a great feeling," says David.

Such generosity proves that people are in a charitable spirit this time of year and want to give to those less fortunate than themselves. Empower Brokerage and their Angel Tree Initiative brought that charitable spirit to light within their employees, and their clients.



Locations

Southlake Home Office

512 Silicon Dr,
Southlake, TX 76092
(888) 539-1633

Edinburg Office

135 Paseo Del Prado Ave
Suite 15
Edinburg, TX 78539
(956) 364-3039

Houston Office

2500 East TC Jester Blvd
Suite 272
Houston, TX 77008

Laredo Office

1407 Calle del Norte #109A
Laredo, TX 78041
(956) 462-7028

Harlingen Office

622 W Buchanan St, Suite
B, Harlingen, TX 78550
(956) 364-3035

Rio Grande City Office

5876 E US Hwy 83, Suite C
Rio Grande City, TX 78582



www.empowermedicaresupplement.com

www.empowerhealthinsuranceusa.com

www.empowerlifeinsurance.com

www.empowerbrokerage.com