Be the right insurance agent

PREMIER

INSURANCE CONTRACTS, INC.

Business Proposition

The Complete Advisor Program

Presenter

DEPARTMENT OF INSURANCE ★ TEXAS ★

General Lines Agent

Qualification Effective Dates

Life, Accident, Health & HMO 11/23/1999 Property and Casualty 12/29/2004

ALVARO ALONSO CASTELLANOS

NPN: 3220736

DBA: FINAMERICA INSURANCE
78 W FRENCH OAKS CIR
THE WOODLANDS, TX 77382

is authorized to transact business as described above

License No: 988536 Issue Date: 11/23/1999 Expiration Date: 08/31/2026

Generated by Sircon 327968960

TEXAS
DEPARTMENT OF INSURANCE
THIS IS TO CERTIFY THAT

ALVARO ALONSO CASTELLANOS
78 W FRENCH OAKS CIR
THE WOODLANDS, TX 77382

LICENSE NUMBER: 988536 NPN: 3220736

IS HEREBY AUTHORIZED TO TRANSACT BUSINESS IN ACCORDANCE TO THE LICENSE DESCRIPTION SHOWN BELOW:

General Lines Agent
Life, Accident, Health & HMO, Property and Casualty

Issue Date: 11/23/1999 Expiration Date: 08/31/2026

Generated by Sircon 327968960

Al Castellanos - CFP®

Executive Marketing Director
Master of Science Financial Planning
Master of Science Financial Analysis
Postgraduate Diploma In Digital Business

Certified Financial Planner™

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.
HEREBY CERTIFIES THAT

Alvaro A. Castellanos

has met CFP Board's educational, experience, examination, and ethical requirements, and has committed to providing financial planning services that adhere to CFP Board's standards of excellence.

AWARDED ON March 17, 2009

CFP®

KEVIN R. KELLER, CAE
CHIEF EXECUTIVE OFFICER

SUBJECT TO CFP BOARD RENEWAL REQUIREMENTS. LIMITED TO PRACTICE WITH CLIENTS WITHIN THE UNITED STATES.

Our Group of Companies

PREMIER
INSURANCE CONTRACTS, INC.

www.prinsuco.com
Field Marketing Organization

AMERICAN INSTITUTE
FINANCIAL EDUCATION

www.ainfe.com
Educator
C.E. for agents by subscription
Financial Literacy for clients

AMERICAN INSTITUTE
DIGITAL MARKETING

www.amidim.com
Educator
Digital Marketing for Insurance Agents

Mission

Our mission is to empower partners with strategic insurance solutions that drive real growth. We seamlessly integrate valuable insurance products into your existing offerings, enabling you to expand your business, strengthen client relationships, and meet the evolving needs of every customer you serve.

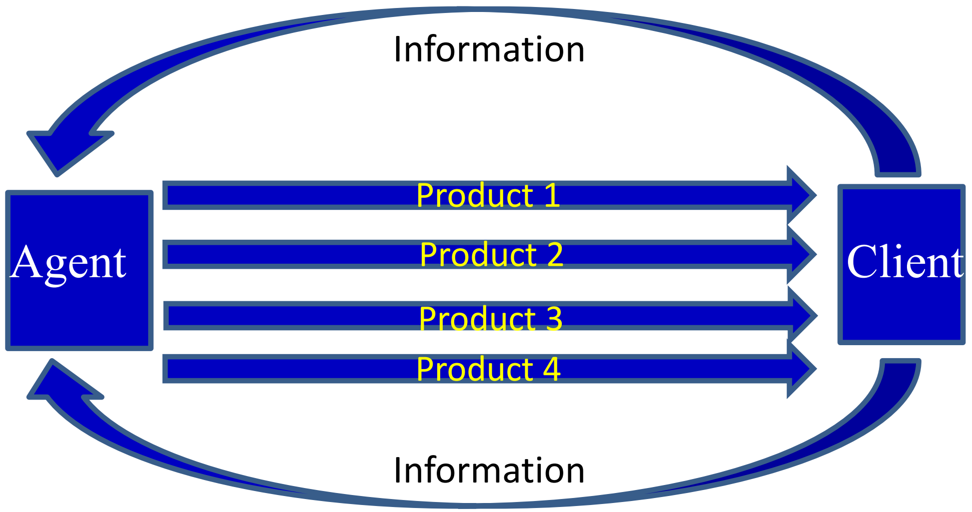
Strengthen your business proposition

- Offer additional lines of business to your clients, thus enhancing your relationship with them.
- Get access to a digital marketing system at no cost to you.
- Increase your income with your present client base.
- Increase the number of clients you have.

What is Deterministic

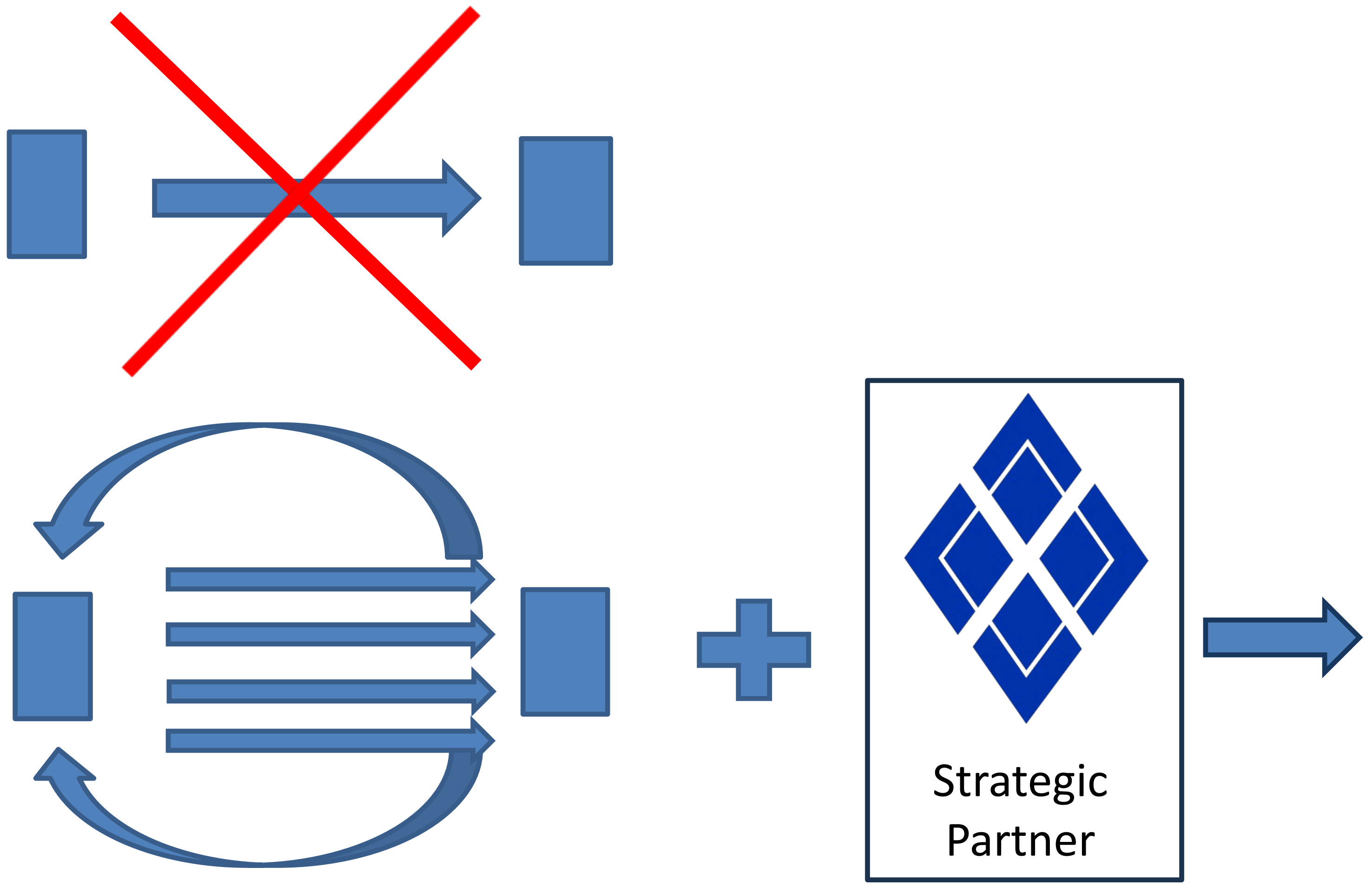
Product

VS.



Relationship

Value Proposition



- Clients become advocates
- Increased number of clients
- You get to know your client
- Increased revenue stream

Achievements and Acknowledgments

Premier Insurance Contracts, Inc., is a Field Marketing Organization (FMO):

- Established in 2005
- Enrolled more than 160,000 clients into an ACA or MA plan since inception.
- 2006 – Texas Healthspring Brokers Presidents Club. M.A
- 2007 – Texas Healthspring Brokers Presidents Club. M.A.
- 2010 – Cigna Healthspring 2nd runner up for national general agencies. M.A.
- 2011 – Cigna Healthspring 2nd runner up for national general agencies. M.A.
- 2016 Molina Healthcare Top National agency. ACA.
- 2019 Ambetter Top Producer. ACA.
- 2020 Ambetter Top Producer. ACA.
- 2021 Ambetter Top Agency. ACA.
- 2023 Ambetter Top Producer. ACA.

Lines of Business

Wealth
- Annuities.
- Life Insurance.

Health
- ACA - Affordable Care Act.
- M.A. - Medicare Advantage.

The 1095-A Form

From now on, for the rest of your life, every time you see form 1095-A, you could say Hi or Bye to $$$.

Form **1095-A** — Department of the Treasury, Internal Revenue Service

Health Insurance Marketplace Statement

Do not attach to your tax return. Keep for your records.
Go to *www.irs.gov/Form1095A* for instructions and the latest information.

☐ VOID ☐ CORRECTED

OMB No. 1545-2232 — **2024**

Part I Recipient Information

1 Marketplace identifier	2 Marketplace-assigned policy number	3 Policy issuer's name
4 Recipient's name	5 Recipient's SSN	6 Recipient's date of birth
7 Recipient's spouse's name	8 Recipient's spouse's SSN	9 Recipient's spouse's date of birth
10 Policy start date	11 Policy termination date	12 Street address (including apartment no.)
13 City or town	14 State or province	15 Country and ZIP or foreign postal code

Part II Covered Individuals

	A. Covered individual name	B. Covered individual SSN	C. Covered individual date of birth	D. Coverage start date	E. Coverage termination date
16					
17					
18					
19					
20					

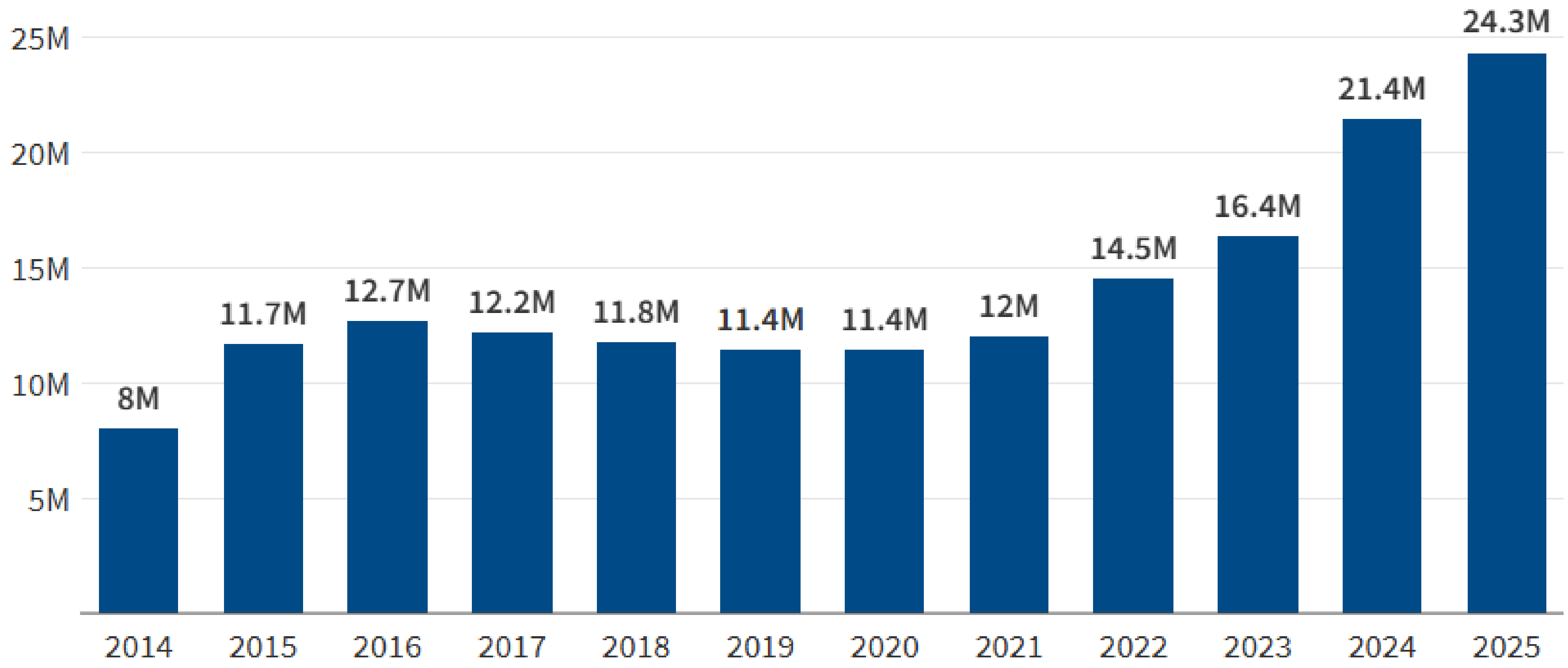
Part III Coverage Information

Month	A. Monthly enrollment premiums	B. Monthly second lowest cost silver plan (SLCSP) premium	C. Monthly advance payment of premium tax credit
21 January			
22 February			
23 March			
24 April			
25 May			
26 June			
27 July			
28 August			
29 September			
30 October			
31 November			
32 December			
33 **Annual Totals**			

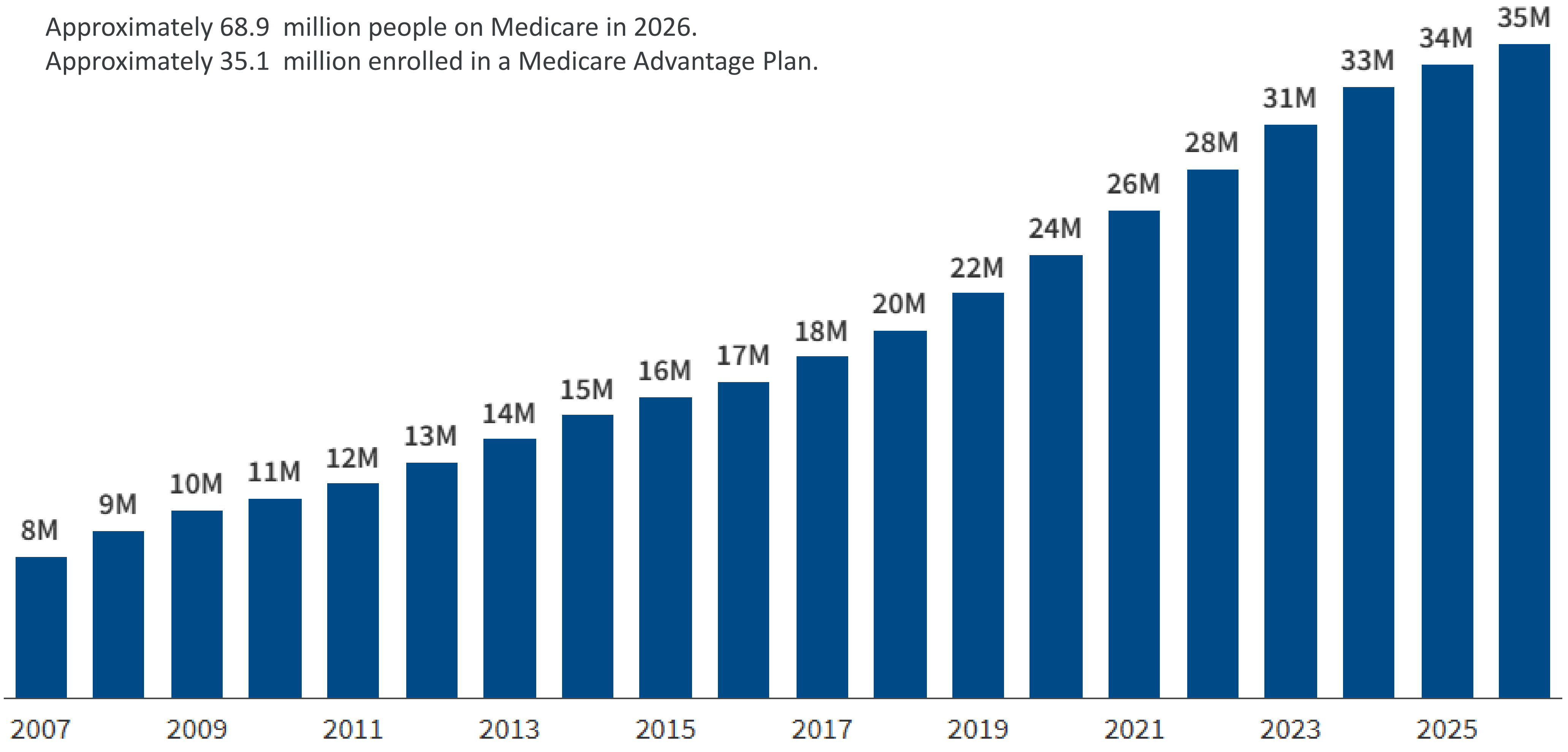
For Privacy Act and Paperwork Reduction Act Notice, see separate instructions. Cat. No. 60703Q Form **1095-A** (2024)

Enrollment in ACA Marketplace

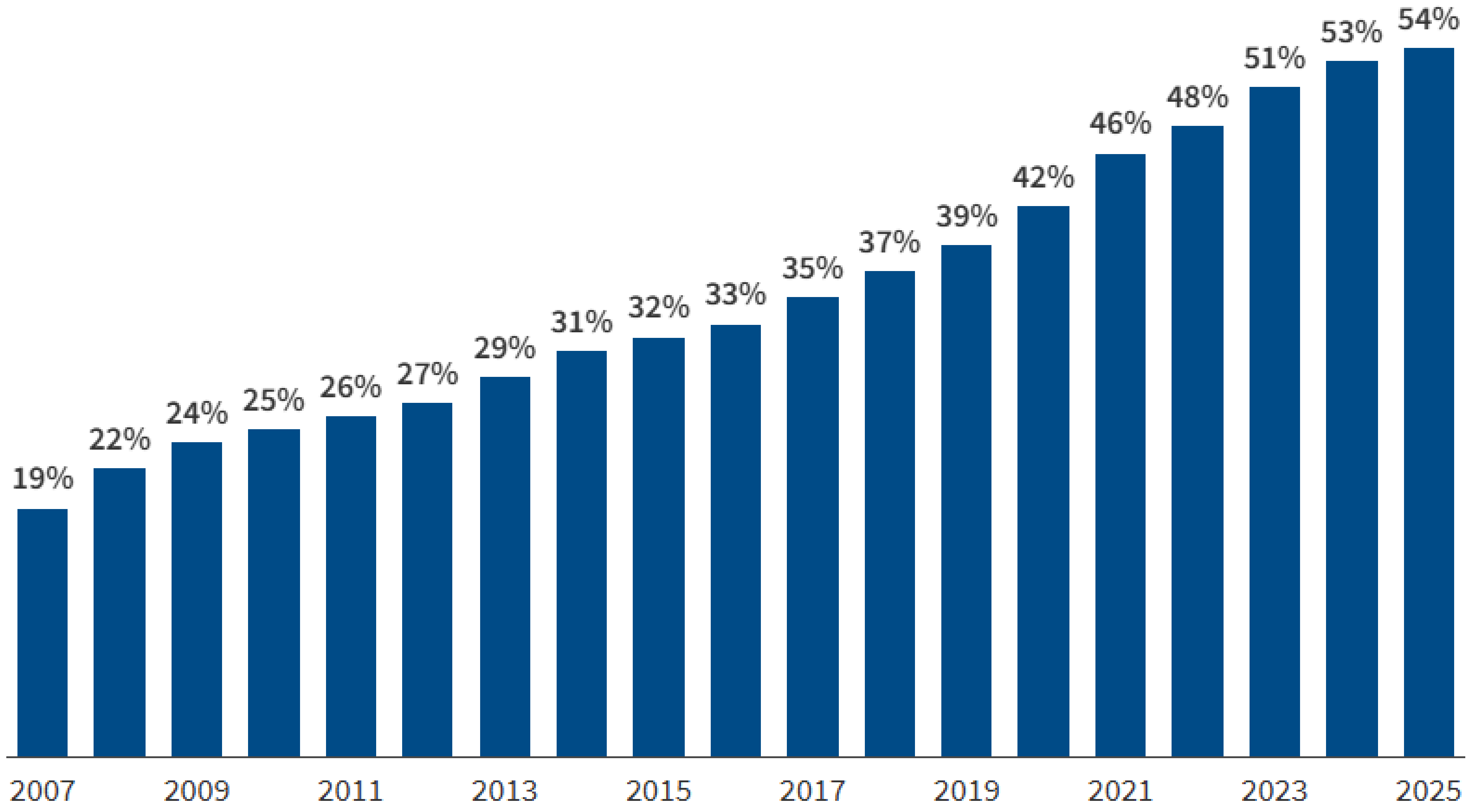
Approximately 24.3 million people on an ACA plan in 2025.



Enrollment in Medicare Advantage



Penetration in Medicare Advantage



Market Size Texas

Medicare Advantage : Individuals turning 65 over the next 12 months

Dallas/Fort Worth Metro: 66,335 * $ 626 = $ 41,525,710

Houston Metropolitan: 61,632 * $ 626 = $ 38,581,632

The Valley: 7,670 * $ 626 = $ 4,801,420

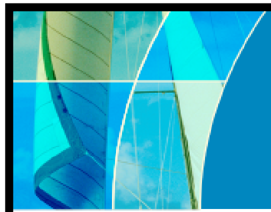
San Antonio: 23,328 * $ 626 = $ 14,603,328

Annuities

Annuity Sales Opportunities

- ❑ SEP – Simplified Employee Pension Plan
- ❑ IRA’s - Traditional
- ❑ 401(k) / 403(b) Rollovers
- ❑ Roth IRA’s

Advantage Indexed Annuity



Advantage
SINGLE PREMIUM FIXED INDEXED ANNUITY

Product Specifications

Product Positioning

Columbus Life's single premium deferred fixed indexed annuity, Advantage, earns interest based on changes in a market index, which measures how the market or part of the market performs. Columbus Life's fixed indexed annuity is designed for clients who seek:

- The potential to earn interest determined in part by market indices with protection from loss due to negative returns of the market indices.
- The flexibility to allocate money to multiple allocation options including an option where interest is determined in part by a proprietary index.
- Lifetime income options.

Issue Ages

18–85 Tax Qualified (only transfer and rollover money after age 69) and Non-Qualified.

Allocation Options

Five Indexed Interest Options, One Fixed Interest Option[1]

- S&P 500® Index, 1-Year Point-to-Point.[2]
- S&P 500® Index, 1-Year Monthly Average.[2]
- GS Momentum Builder® Multi-Asset Class Index, 1-, 2- and 3-Year Point-to-Point[3] (sponsored by Goldman Sachs).
- Fixed Interest Option, 1-Year.[4]

Death Benefit Protection

At the death of the owner during the deferral period, Columbus Life guarantees that a death benefit equal to the greater of the account value and the Nonforfeiture Value[5] on the date the death benefit is processed will be paid to the designated beneficiary.

Premiums

MINIMUM PREMIUM	MAXIMUM PREMIUM*	
$15,000 (qualified and non-qualified money)	$1,000,000 Age 18–75	$750,000 Age 76–85

* Premiums in excess of maximum require prior company approval. Ages based on older owner.

Access for Financial Flexibility

Up to 10% of the account value may be withdrawn each index year without incurring a withdrawal charge. The minimum partial withdrawal is $250 for discretionary withdrawals.[6]

Advantage Example

$ 350,000 401(k) rollover*:

- ❑ Commission: 6.25%
- ❑ $ 350,000 X 6.25 % = $ 21,875 Commission

*10 Year issue age 18-75

Preferred Carriers

United Healthcare
Cigna
Humana
wellcare
aetna

Medicare Advantage

United Healthcare
MOLINA HEALTHCARE
BlueCross BlueShield of Texas
ambetter
COMMUNITY HEALTH CHOICE

Affordable Care Act (ACA)

Assurity
Allianz
Columbus Life Insurance Company

Annuities

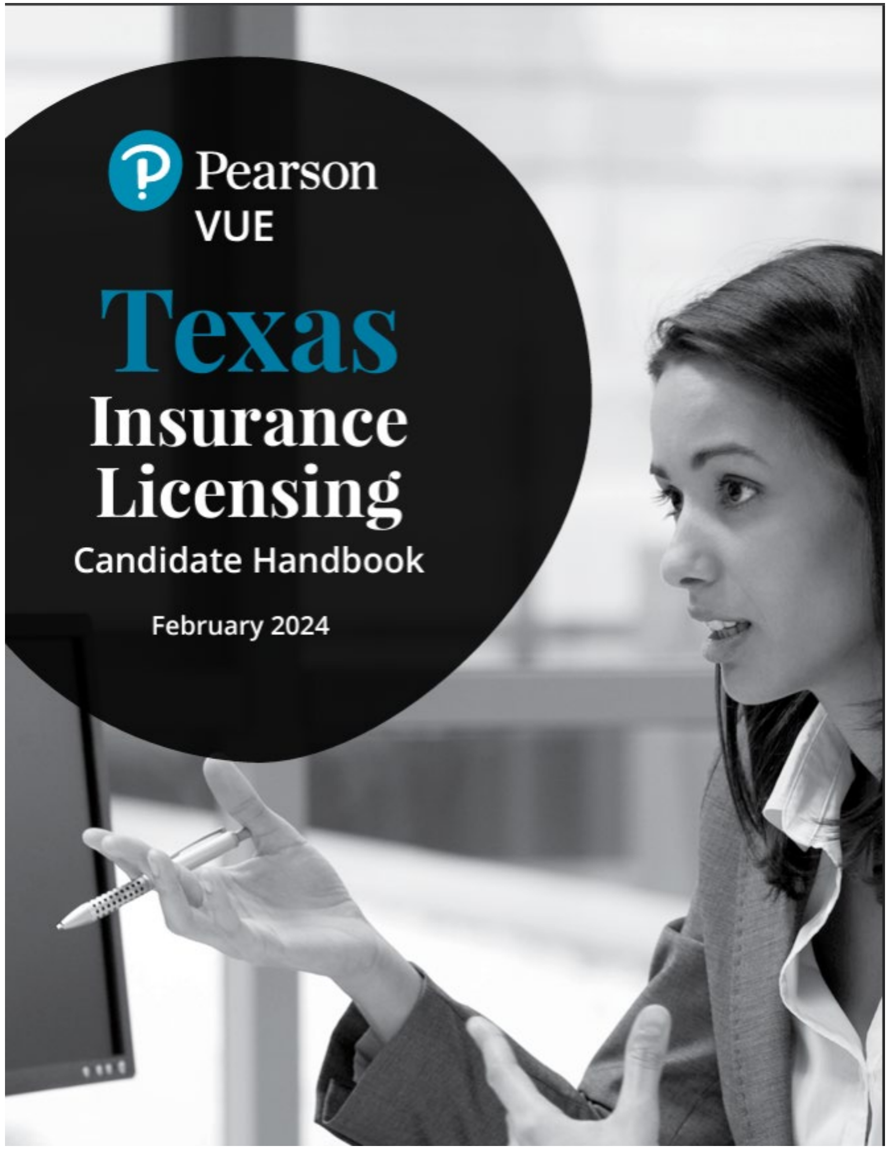
General lines - life, accident, health and HMO

Licensing

General lines - life, accident, health and HMO

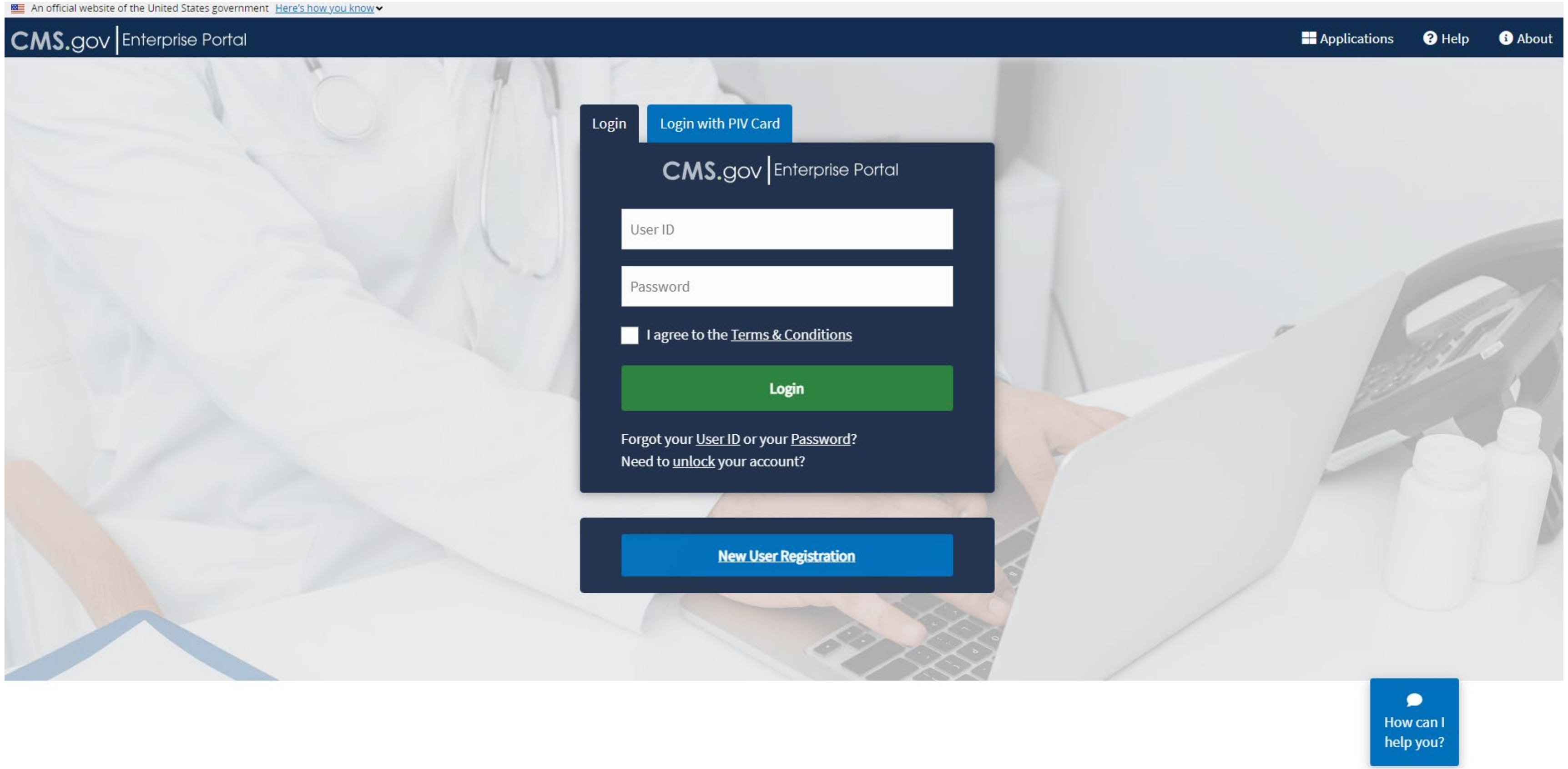
Steps to get a license:

1. Take an exam.
2. Get fingerprinted.
3. Apply for a license.

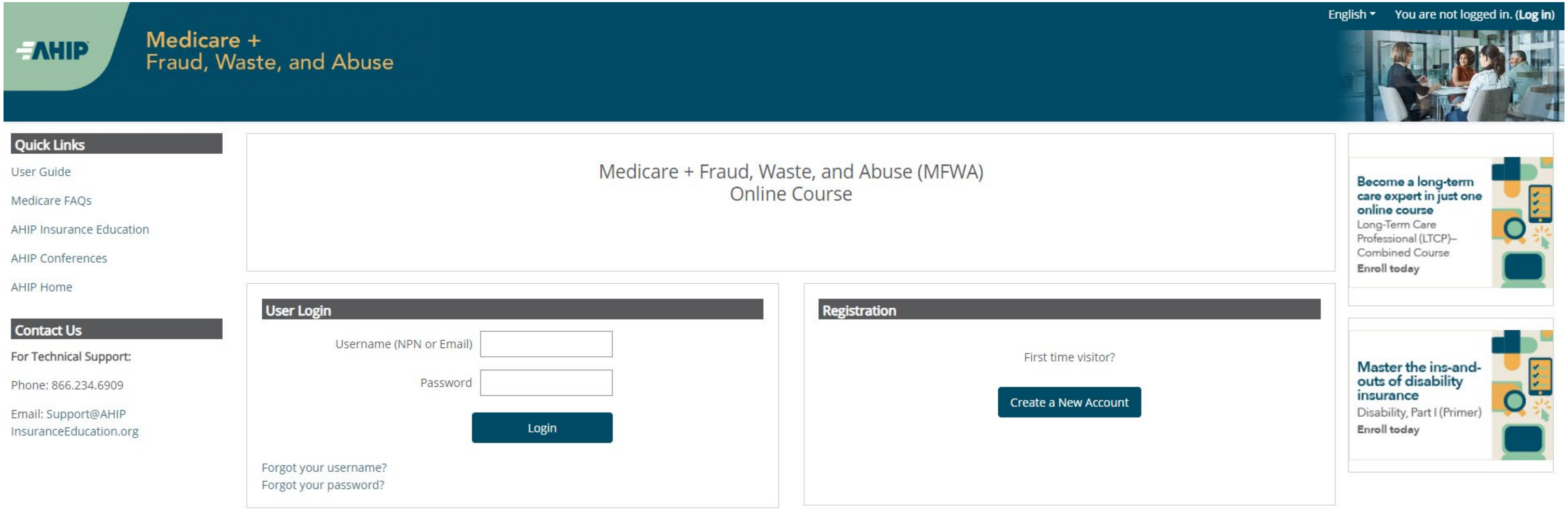


Certification - ACA

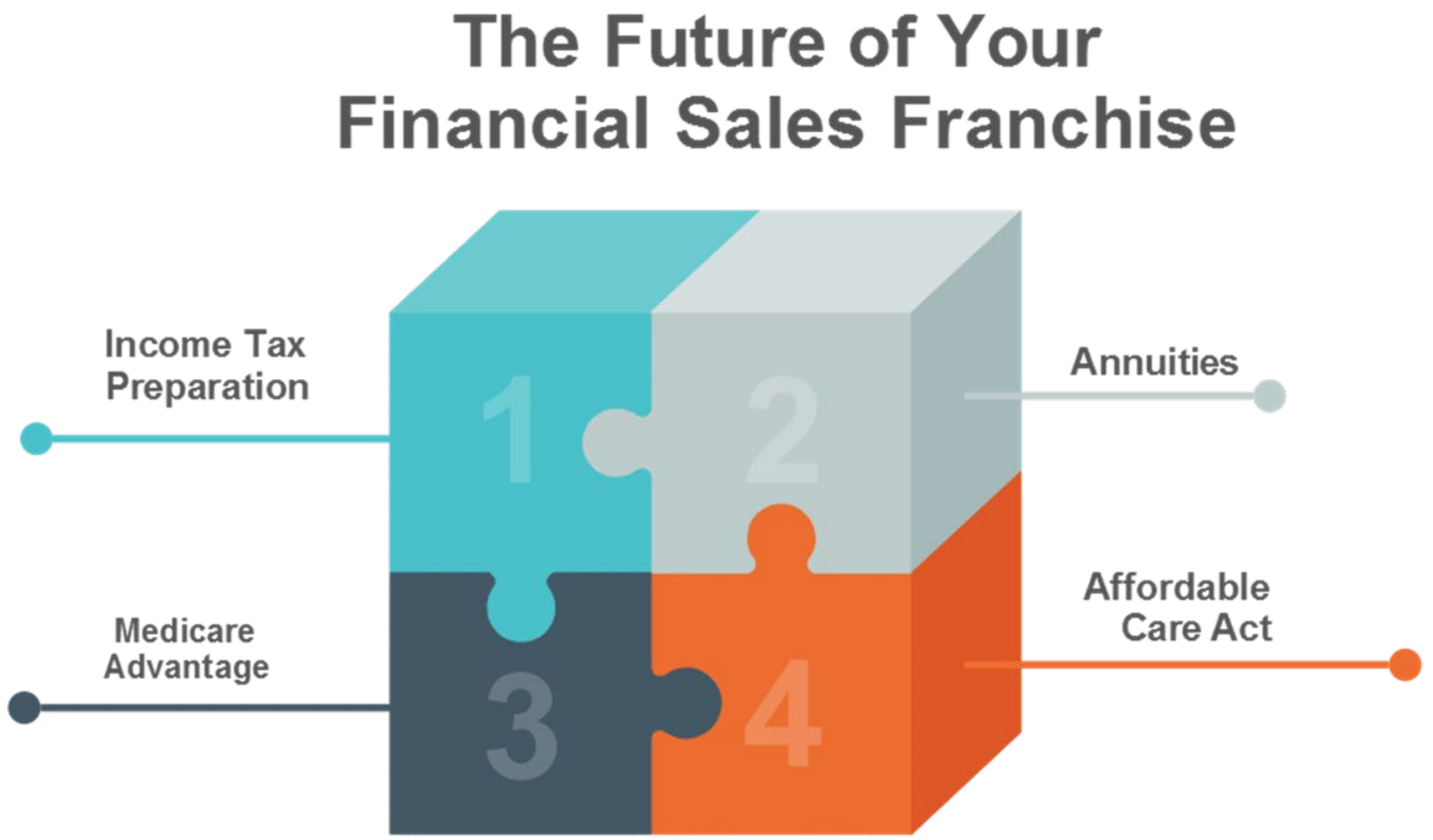
Plan year 2026 Marketplace registration and training for agents and brokers is now available on the Centers for Medicare & Medicaid Services (CMS) Enterprise Portal!



Certification – Medicare Advantage



The Vision



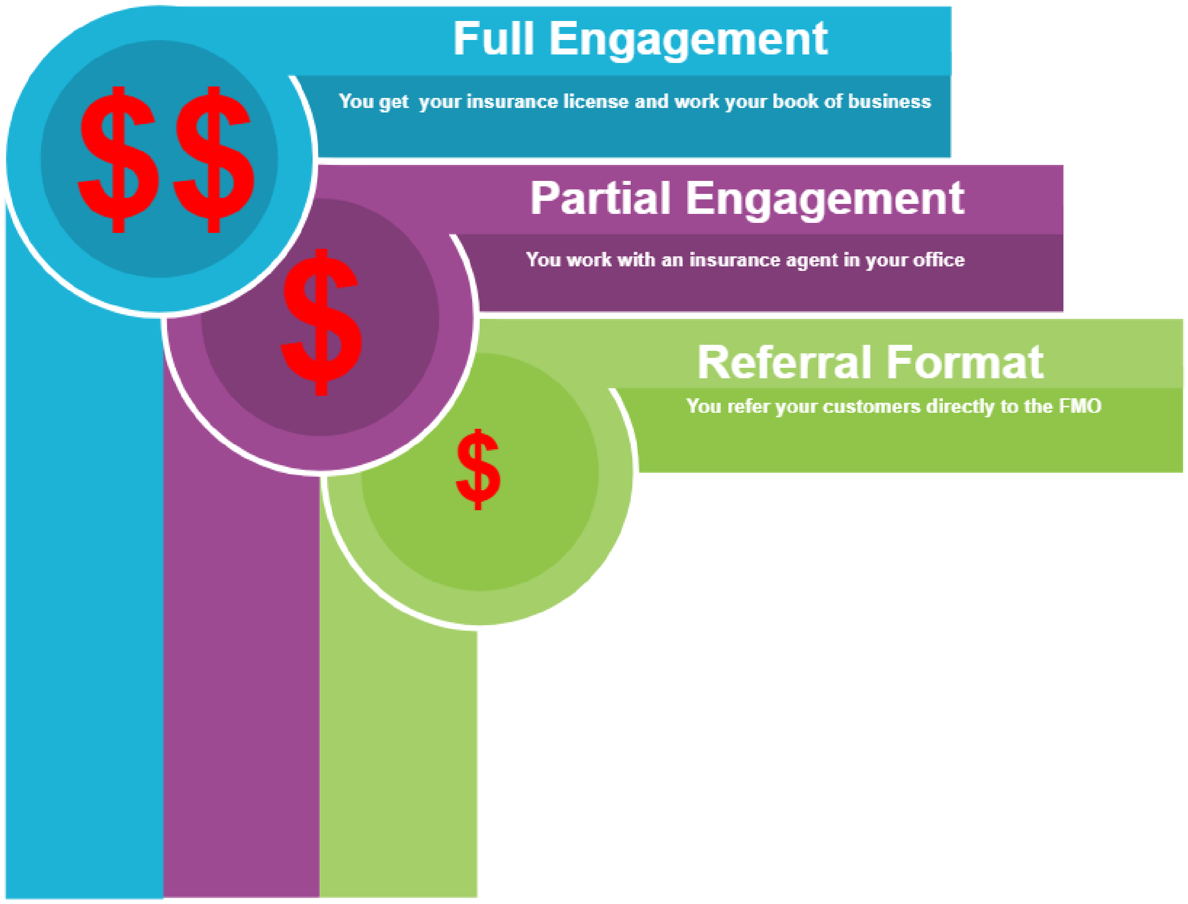
The Complete Advisor Program

Three engagement formats

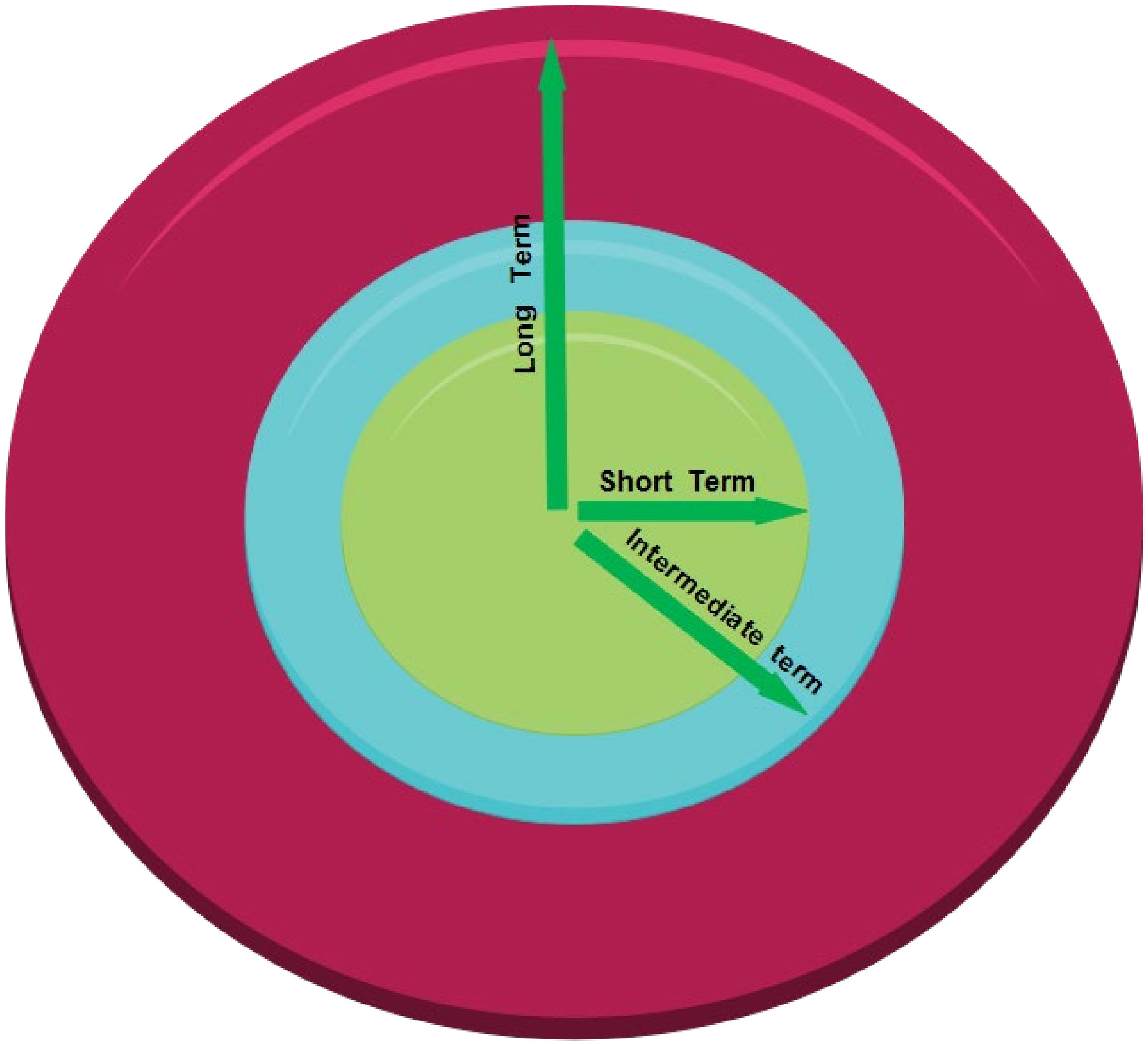
1. Full engagement – You getting licensed.

2. Partial engagement – We place an insurance agent at your office.

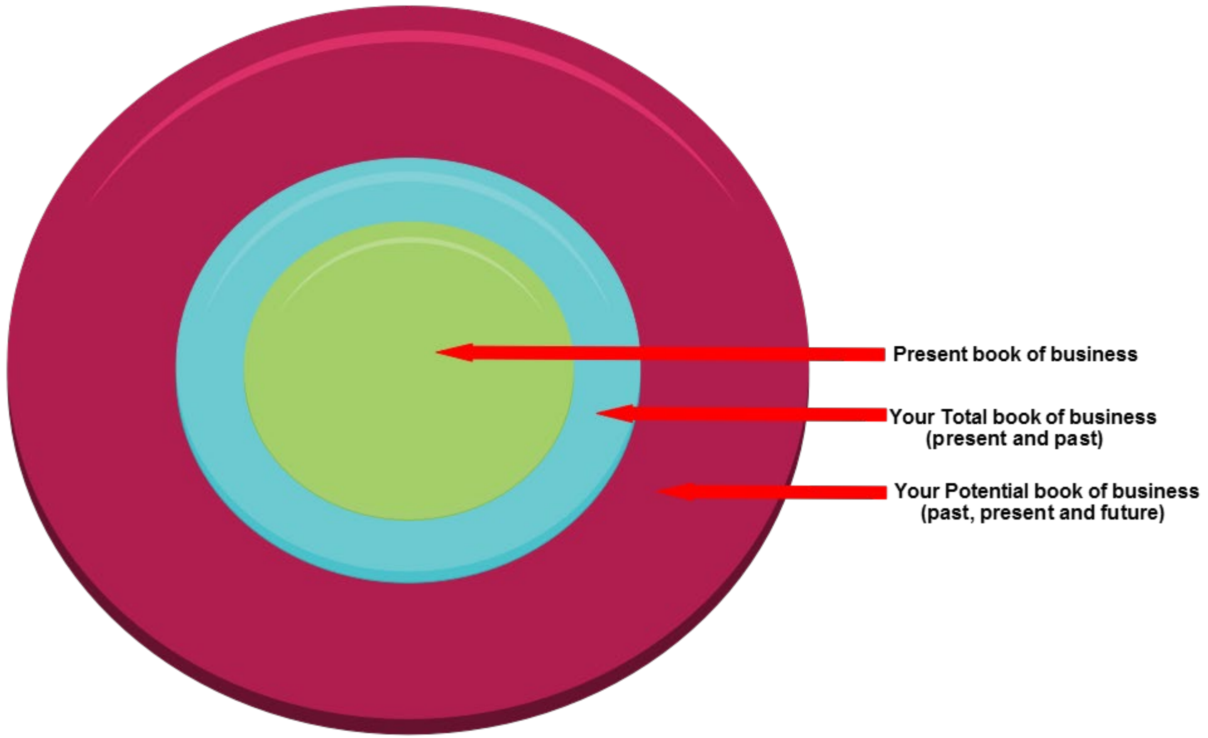
3. Referral fee – We process the client, and you get referral fee.



Time Horizon



Activity Events



1. Short Term – Immediately - Annuities, T65 M.A.
2. Intermediate Term – This AEP (November AEP)
3. Long Term – All Products

The American Institute of Digital Marketing, Inc.

AMERICAN INSTITUTE DIGITAL MARKETING

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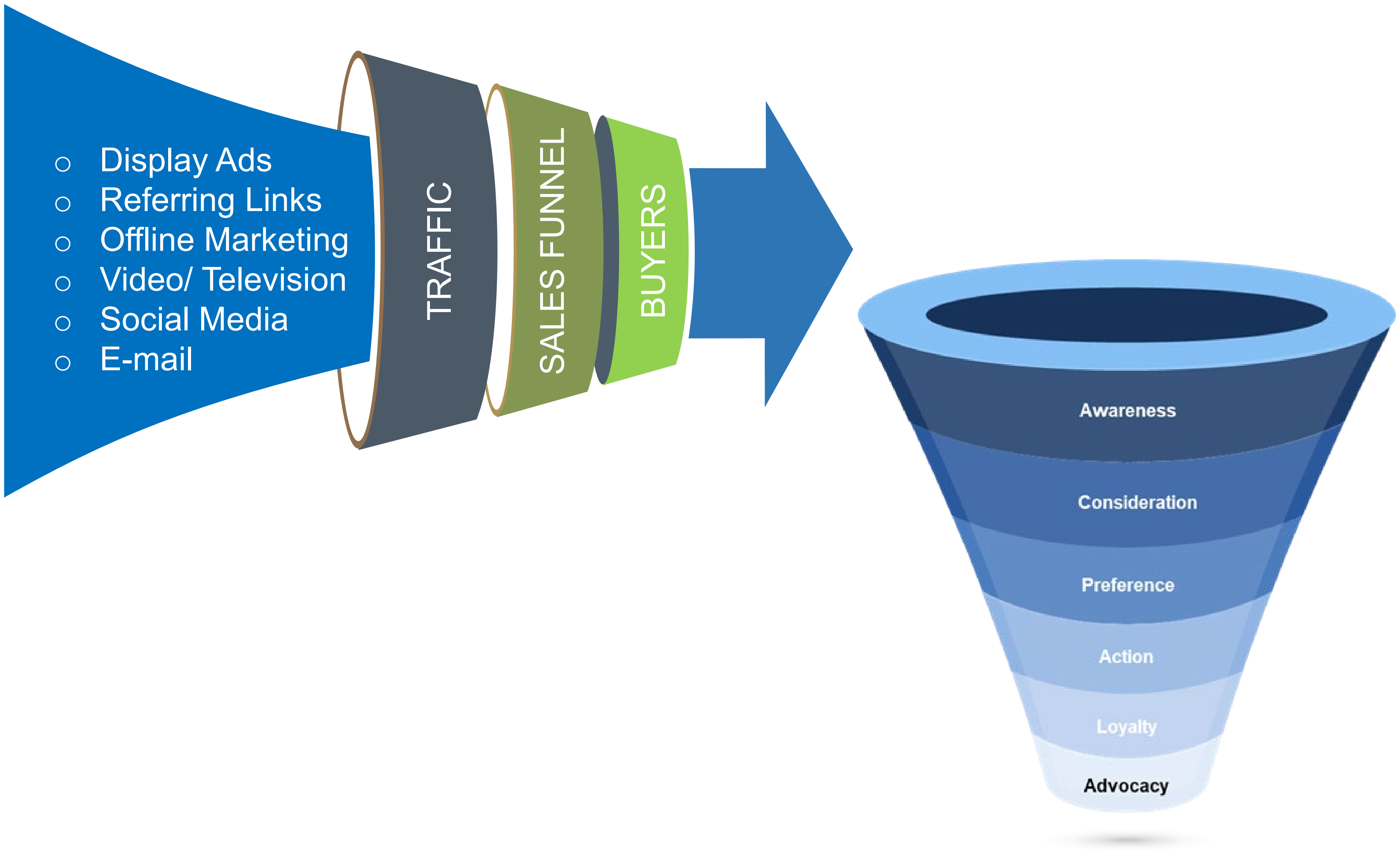
AMERICAN INSTITUTE OF DIGITAL MARKETING

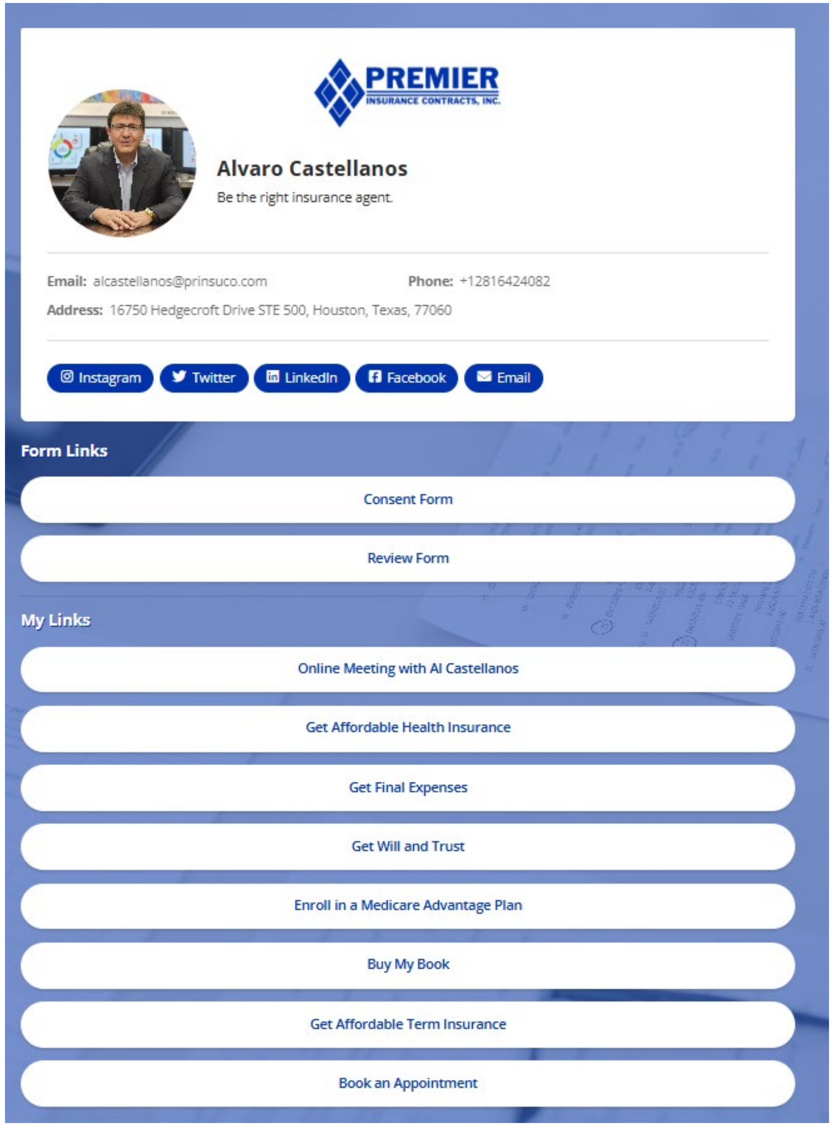
Our Mission

The mission of The American Institute of Digital Marketing is to educate and transform Insurance sales professionals into digital marketers. We do this through our commitment to the conversion power of a niche and product-focused based approach education.

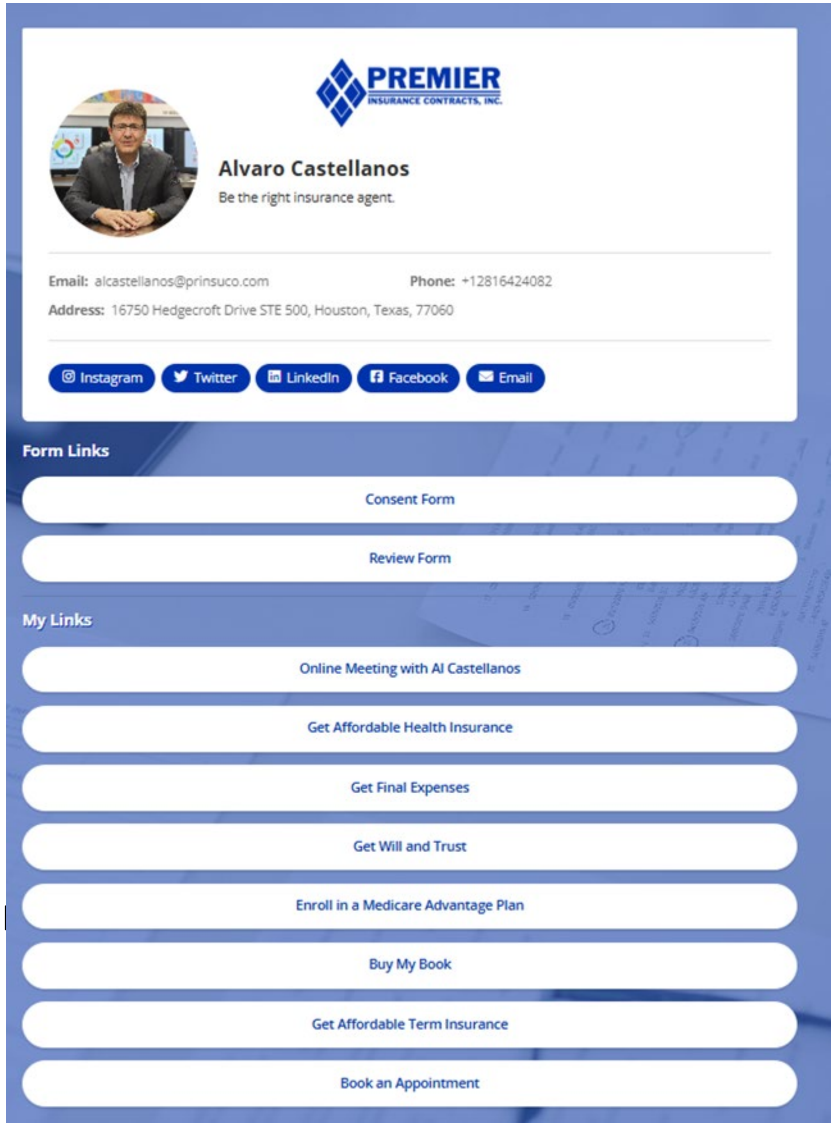
The American Institute of Digital Marketing, Inc.



Personalized Landing Page



Landing Page Components



You

- Teleconference Channel
- Digital Appointment Calendar
- EDE HealthSherpa enrollment platform
- Medicare Self Enrollment PURL
- Term Insurance self purchase link
- Dental and Visions self purchase link
- Last Will & Testament purchase link
- Medicare Advantage lead generation tool

Production Room

Green Screen Capability

Before

After

Podcast Studio

PODCAST
STUDIO

Conference Room

Conference Room

PRINSUCO

The American Institute of Financial Education, Inc.

The American Institute of Financial Education (AINFE) provides free C.E. courses to agents and financial literacy courses to clients.

AINFE C.E. Course Offerings

Sircon | the american institute of financial

Dashboard

Profile

Admin

Exit

Classroom Offering Maintenance

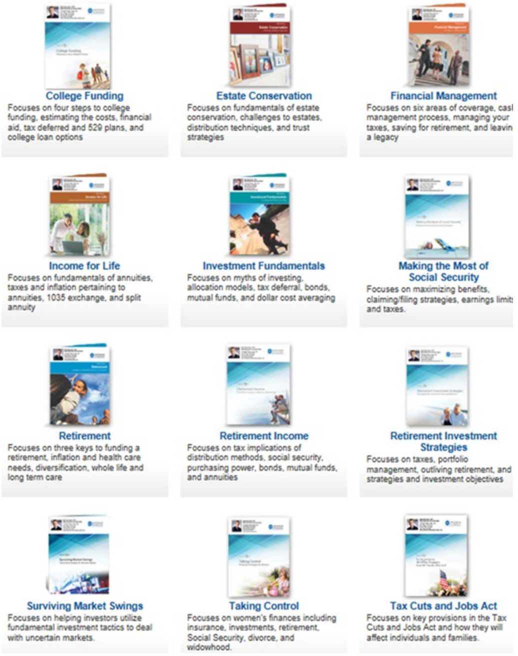
No of Courses: 27 **03-20-2026 10:50 AM CDT**

Provider: The American Institute of Financial Education, Inc (111223)
16750 Hedgecroft Drive STE 500 ,
Houston, TX 77060

Phone: 281-642-4082
Fax : 281-642-4082
Toll :

Course ID	Course Name	Public	Credits	Category	Status	Type	
139139	4-Hour Annuity Best Interest	Y	4.0	Annuity Best Interest 4	AC	CE	Add New Offering
138415	ACA Advertising and Marketing Regulations	Y	2.0	General	AC	CE	Add New Offering
130742	Annuity Contracts: Definitions, Suitability and Applications	Y	2.0	CE-Annuity	AC	CE	Add New Offering
138135	Anti-Money Laundering and the Insurance Industry	Y	2.0	General	AC	CE	Add New Offering
131327	Anualidades: Definiciones, Idoneidad y Aplicaciones.	Y	2.0	CE-Annuity	AC	CE	Add New Offering
139479	Comenzando con Medicare	Y	4.0	CE-Medicare Related	AC	CE	Add New Offering
143749	Estate Planning Basics	Y	2.0	General	AC	CE	Add New Offering
138110	Ethics & Bias in the Insurance Industry	Y	3.0	Ethics	AC	CE	Add New Offering
139786	Final Expenses	Y	2.0	General	AC	CE	Add New Offering
137661	From Marketplace to Medicare: What to Expect	Y	2.0	General	AC	CE	Add New Offering
139227	Intermediate Annuity Definitions and Applications	Y	4.0	CE-Annuity	AC	CE	Add New Offering
138823	Introduction to Medicare and Medicare Advantage	Y	4.0	CE-Medicare Related	AC	CE	Add New Offering
138825	Introduction to the ACA and Health Insurance Marketplaces	Y	3.0	General	AC	CE	Add New Offering
130743	Life Insurance Basics	Y	2.0	General	AC	CE	Add New Offering
138138	Life Insurance for Seniors	Y	3.0	General	AC	CE	Add New Offering
141021	Marketplace Basics: Making the Right Choice	Y	3.0	General	AC	CE	Add New Offering
144600	Marketplace Changes for 2025 and Beyond	Y	2.0	General	AC	CE	Add New Offering
138827	Medicare Advantage & Other Medicare Health Plans	Y	3.0	CE-Medicare Related	AC	CE	Add New Offering
141084	Medicare Coordination of Benefits	Y	2.0	CE-Medicare Related	AC	CE	Add New Offering
138828	Medicare Rights and Protections	Y	2.0	CE-Medicare Related	AC	CE	Add New Offering
137642	Preventing Fraud, Waste, & Abuse: Medicare & Medicaid	Y	3.0	Ethics	AC	CE	Add New Offering
145400	Social Security Statement Walkthrough	Y	2.0	General	AC	CE	Add New Offering
130761	Social Security: Relevance and Election Decision Options	Y	2.0	General	AC	CE	Add New Offering

The American Institute of Financial Education, Inc



AINFE provides free financial literacy seminars for clients. You can offer your clients to participate at no cost to them on any one of our workshops.

Premier’s Lead Programs

MR. LEADS

1. Vendor List
2. Prospect List
3. Bring Your Team Program
4. November List
5. Premier Nexustie Program
6. Premier VA Bundle (PVAB)
7. Grassroots Outreach Accelerator

REV 03.06.2026

Grassroots Kiosk

Unlock Growth Opportunities

About US

Premier Insurance Contracts, Inc., an esteemed Field Marketing Organization (FMO) established in 2005, stands as a beacon of reliability and innovation in the insurance industry. Throughout our extensive experience, we have consistently empowered enterprises, crafting new avenues for growth and enhancing their client base.

Preferred Associates

- Tax Preparers
- P&C Agencies
- Multiservice Providers

Lines of Business

- Annuities
- Affordable Care Act (ACA) Obamacare
- Medicare Advantage
- Life Insurance

Contact US

(832) 850-6873

contact@prinsuco.com

16750 Hedgecroft Dr. Suite 500
Houston, TX 77060

SCAN

www.prinsuco.com

PRINSUCO

Your Partner in Diversifying and Expanding Your Business

Unlock Growth Opportunities with

PREMIER INSURANCE CONTRACTS, INC.

“Be the Right Insurance Agent”

Questions?

Contact our team

www.Prinsuco.com

(832) 850 6873

Thank You

PREMIER

INSURANCE CONTRACTS, INC.