

NAVIGATING THE WAY FROM CONCEPT TO MARKETPLACE

- ▶ MORE OPTIONS
- ▶ MORE EXPERIENCE
- ▶ MORE ADVANTAGES



AMERILIFESM

PRODUCT DEVELOPMENT



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PRODUCT DESIGN AND PRICING

- Proprietary product design
- Innovative features
- Product documentation
- Actuarial pricing support
- Life, annuity and health products available
- Proven record of success in new product launches

CARRIER SOLUTION SERVICES

- Brochure development
- Product branding/ graphic design
- Product training
- Leads generation
- Advertising campaigns
- Channel compatibility analysis
- Distribution analysis

REINSURANCE

- Partnering ceding companies to reinsure
- Domestic or offshore
- Treaty negotiation expertise
- Life, annuity and health expertise

THIRD-PARTY ADMINISTRATION

- Supporting insurance companies since 1988
- Fully licensed in 47 states
- Full turn-key support
- Supports commissions processing, licensing, policy administration, claims adjudication and more

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History AmeriLife Product Development has served the insurance industry since 1971 by bridging the gap between insurance carriers and major distribution channels. AmeriLife Product Development provides product design, benefits, underwriting and profitability for today's top-selling products.

Focus On Profitability AmeriLife Product Development creates and delivers focused product-based solutions that meet required returns on our clients' invested capital. Our unique approach combines customized products with best-in-class business process, marketing strategies and execution. These customized products are developed in cooperation with regional and national distribution centers that are able to meet a company's production goals quickly, while at the same time minimizing start-up costs.

Valuing Distribution AmeriLife Product Development assumes many of the marketing responsibilities normally provided by the carrier, so insurance companies can reduce acquisition expenses while allowing the marketing company to build brand recognition. Through these savings, AmeriLife Product Development can successfully negotiate and implement unique product portfolios to be marked regionally or nationally by exclusive agreement.

New Market Expansion AmeriLife Product Development's expertise in life insurance, health insurance and annuities in the senior market allows participating companies to profit in new markets, resulting in a wider breadth of insurance risk. Additionally, AmeriLife Product Development is able to restructure products that have not performed as projected so they become high-volume producers in multiple marketing distribution channels. This allows a company to select marketing representatives from career, brokerage or independent marketing organizations. This flexibility helps mitigate potential channel conflict with existing distribution outlets.

Creative Flexibility AmeriLife Product Development facilitates distribution by creating product features targeted to a marketing company's specific needs. AmeriLife Product Development selects an appropriate insurance company, negotiates exclusive contracts and builds a launch platform compatible with expectations of both parties.

Proven Success With annual production of over \$1 billion in annuities, \$40 million in life insurance and \$350 million in Medicare Supplement products, our customized approach has proven extremely successful. AmeriLife Product Development is ready to expand your company's horizons with innovative and profitable products in new markets.

NAVIGATING THE WAY