DECEMBER 2022 - VOLUME 11 ISSUE 51

the pulse

COUNTDOWN TO 2023

WHAT WE DO MATTERS

AGENTS OF THE WEEK

CONGRATULATIONS GENTLEMEN!

JERMAINE W
$14,780 A/P
17 APPS

JAMES A
$14,757 A/P
10 APPS

North American Senior Benefits
AN INTEGRITY COMPANY

NORTH AMERICAN SENIOR BENEFITS
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922-A HURRICANE SHOALS RD
LAWRENCEVILLE GA, 30043

LAST WEEK'S TOP TEAMS

$50K+

TEAM	A/P	APPS
Chris C	$328,797	379
Gerardo M	$328,797	379
Garrett H	$328,797	379
Josh S	$321,197	370
Greg B	$262,546	239
Evan P	$251,219	244
Keith T	$208,333	235
Andrew E	$195,614	218
Ashley C	$193,453	179
Blair O	$155,845	151

TEAM	A/P	APPS
Nick G	$124,627	132
Max G	$116,230	127
Laura M	$106,346	170
Garrett S	$91,202	112
Scott D	$76,496	82
Dusty T	$72,016	77
Cole T	$68,104	82
Will K	$59,165	69
Naomi G	$58,745	60
Mekayla M	$50,143	54

$20K-$49,999K

TEAM	A/P	APPS
James T	$45,660	41
Isaac S	$44,486	47
Buddy L	$44,486	47
Kyle S	$42,539	53
Shane R	$42,404	47
Storme C	$37,791	44
Bryson S	$36,114	15
Asia H	$35,715	29
Branden D	$32,906	41

TEAM	A/P	APPS
Jermaine W	$32,330	40
Alex M	$31,941	32
Stephen D	$28,601	28
Cody N	$27,557	19
Alex C	$26,671	32
Blythe W	$26,356	36
Dylan W	$26,356	36
Abel H	$25,700	35
Kailyn B	$23,586	28

TEAM	A/P	APPS
Jalen D	$23,371	23
Russell W III	$22,323	21
Spencer V	$21,630	24
Nate S	$21,415	26
Connor E	$21,054	24
Danny B	$20,867	20
Doug H	$20,572	30
Casey W	$20,076	14

$9K-$19,999K

TEAM	A/P	APPS
Rafael R	$19,296	24
Rodney G	$19,212	22
Damon W	$18,453	8
Robert H	$17,643	26
Eric G	$17,536	19
Dustin H	$17,536	19
Martin M	$17,252	18
Willie F	$17,067	12
Crystal T	$17,052	9
Fred F	$16,463	10
Anthony H	$16,074	19
Blake N	$15,897	18

TEAM	A/P	APPS
Grayson R	$14,370	13
Steven H	$14,099	12
Tyler K	$13,984	30
Grace W	$13,818	13
Jaime M	$13,646	17
Jim H	$13,111	11
Josiah M	$12,412	11
Alex P	$12,212	15
Nate C	$12,211	12
Jonathan J	$12,187	15
Ryan B	$12,109	14
Mason D	$12,050	10

TEAM	A/P	APPS
Jack M	$11,806	14
Candace N	$11,804	13
Brooke M	$11,423	23
Amy M	$11,293	12
Brittney P	$11,081	13
Eugene M	$10,893	15
Katie K	$10,737	20
Mike R	$9,969	9
Melody T	$9,736	12
Ronnie B	$9,609	7
Bobby P	$9,288	16
Dennis R	$9,196	14

Last Week's 10K GRAND LAND AGENTS

AGENT	A/P	APPS
Damon W	$18,453	8
Jermaine W	$14,780	17
James A	$14,757	10
Stephen D	$12,527	9
Marcus Al-S	$11,940	10
Fred F	$11,814	8
Joe L	$10,967	10
Storme C	$10,830	11

AGENT	A/P	APPS
Josiah M	$10,812	8
Jessica D	$10,684	10
Willie F	$10,528	8
Cody N	$10,490	7
Spencer V	$10,400	12
Casey W	$10,038	7
Danielle N	$10,038	7

LAST WEEK'S TOP PRODUCERS

DOUBLE DIGIT APP WRITERS HIGHLIGHTED

AGENT	A/P	APPS
Damon W	$18,453	8
Jermaine W	$14,780	17
James A	$14,757	10
Stephen D	$12,527	9
Marcus Al-S	$11,940	10
Fred F	$11,814	8
Joe L	$10,967	10
Storme C	$10,830	11
Josiah M	$10,812	8
Jessica D	$10,684	10
Willie F	$10,528	8
Cody N	$10,490	7
Spencer V	$10,400	12
Casey W	$10,038	7
Danielle N	$10,038	7
Naomi G	$9,877	11
Joseph C	$8,798	9
Sheena W	$8,726	9
Roxanne M	$8,622	5
Jim H	$8,304	6
Nick R	$8,176	9
Ronnie B	$8,149	5
Justin L	$8,004	9
Jaime M	$7,625	7
Katie K	$7,610	14
Christopher H	$7,602	6
Jonathan B	$7,487	3
Cliff S	$7,461	8
Joshua L	$7,272	6
Chamberlain O	$7,270	6
Sergio D	$7,168	7
Anthony H	$6,928	8
Shannan M	$6,918	4
Owen M	$6,900	6

AGENT	A/P	APPS
Daniel L	$6,888	5
Bryan B	$6,864	6
Jason B	$6,739	4
Peter Z	$6,539	4
Patricia B	$6,471	8
Cameron K	$6,470	5
Robert H	$6,395	5
Melody T	$6,234	5
Michelle J	$6,140	5
Gerardo P	$6,106	5
Caleb B	$6,024	6
Shelley B	$6,021	10
Daryl P	$5,880	7
Rebekah H	$5,843	5
Brian J	$5,841	7
Pierce M	$5,825	5
Jalen D	$5,808	4
Robert H	$5,775	9
Nick R	$5,711	5
Ryan D	$5,658	4
Damon H	$5,651	5
Rafael M	$5,631	6
Teona H	$5,610	6
Giuseppe S	$5,603	6
nicholas	$5,581	6
Grace W	$5,489	4
Brittney P	$5,458	6
Rodney G	$5,448	8
Alex P	$5,410	6
Jack G	$5,331	9
Garrett S	$5,304	4
Alex M	$5,213	5
Patrick W	$5,165	3
Shay J	$5,150	6

AGENT	A/P	APPS
Matt D	$5,094	5
Chris N	$5,040	5
adonis d	$4,975	9
Mike R	$4,929	4
Brittney B	$4,899	7
Taylor C	$4,884	5
Shawn T	$4,868	4
Christian A	$4,840	7
Vivian G	$4,840	3
Cameron W	$4,794	6
Samantha B	$4,748	5
Ethan S	$4,742	7
Mason D	$4,707	2
Tonia B	$4,649	2
Doug H	$4,604	5
Ashley F	$4,560	4
Brandon R	$4,554	8
Russell W III	$4,550	3
Ian M	$4,533	6
Skye K	$4,530	7
Jakob S	$4,526	4
Clarence J	$4,525	9
Brianna L	$4,512	3
Cristian S	$4,480	4
Steven C	$4,472	2
Larry G	$4,399	5
Bill E	$4,390	5
Xavier C	$4,343	4
John M	$4,260	4
Matt R	$4,251	3
Amy C	$4,239	3
Carlos R	$4,205	5
Troy B	$4,120	3
Monica H	$4,094	3

LAST WEEK'S TOP PRODUCERS

DOUBLE DIGIT APP WRITERS HIGHLIGHTED

AGENT	A/P	APPS
Dima F	$4,092	6
James A	$4,080	7
William R	$4,057	8
Nick B	$4,029	5
Buddy L	$4,020	4
Mike D	$3,998	5
Sarah S	$3,936	7
Sarah F	$3,929	4
Nick D	$3,861	5
Brandon J	$3,859	4
Nichole B	$3,831	3
Micheal W	$3,818	1
Joshua O	$3,815	2
Landon R	$3,779	3
Krystle H	$3,764	5

AGENT	A/P	APPS
Caleb W	$3,600	4
DeQuentin D	$3,595	9
Samantha R	$3,520	5
Kayla S	$3,467	2
Mick P	$3,450	4
Jack B	$3,439	4
Beverley C	$3,424	3
Ashley M	$3,422	3
Amy M	$3,413	4
Tanner R	$3,409	4
Amanda F	$3,408	2
Loc P	$3,400	3
Andres R	$3,357	6
Cody P	$3,344	3
Matthew D	$3,247	3

AGENT	A/P	APPS
Larry H	$3,232	3
Jake T	$3,228	4
Grayson R	$3,218	2
Jordan B	$3,158	2
Kristin M	$3,146	5
Hawken S	$3,127	6
Chad S	$3,120	3
Jack M	$3,105	3
Erem N	$3,081	2
Sherri W	$3,049	11
Kyle S	$3,048	5
Ashton M	$3,039	3
Lana F	$3,025	3
Bethany W	$3,007	2

JERMAINE W

TOP APP LEADERS LAST WEEK WITH 17 APPS

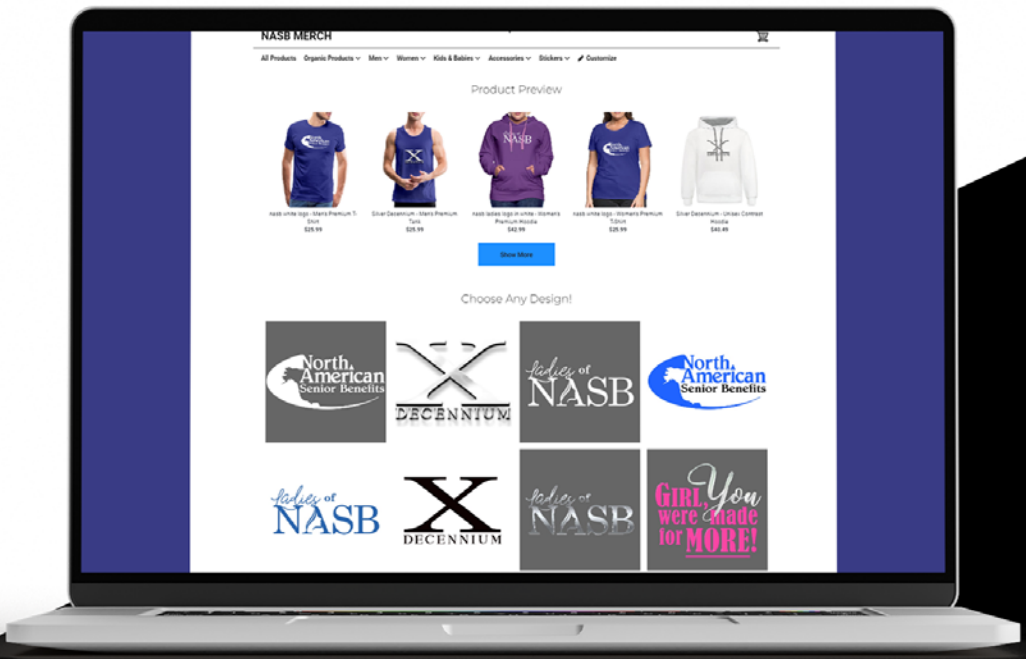
NEW! NASB CUSTOM MERCH SHOP!

FAST SHIPPING & LOW PRICES!

CHOOSE FROM PRE-DESIGNED PRODUCTS OR CHOOSE FROM OUR DESIGN LIBRARY CONTAINING LOGOS FOR NASB, CONVENTION, TEAMS & LADIES OF NASB, AND CUSTOMIZE HUNDREDS OF PRODUCTS!

CHANGE DESIGN SIZE, PLACEMENT, AND PRODUCT COLORS AND YOU CAN EVEN ADD TEXT TO PERSONALIZE ANY ITEM!

WOULD YOU LIKE YOUR TEAM'S LOGO ADDED TO THE OPTIONS? SEND YOUR LOGO TO MARKETING@NASBCORPORATE.COM!



NASBINC.COM/NEW-PRINT-ON-DEMAND-MERCH

Ladies of NASB

LEADERSHIP BRUNCH

ATHENS,GEORGIA
JAN 12TH: 11AM-3PM

GIRL, You were made for MORE!

MUST BE REGISTERED WITH AN NASB TICKET FOR ENTRY.

DRESS ATTIRE- BUST OUT THOSE BLUES! ANYTHING FROM BLUE JEANS TO BLUE TOPS! NASB SWAG ALWAYS WELCOME!

GOING WHERE NO IMO HAS GONE BEFORE

ATHENS, GEORGIA

DECENNIUM X

JANUARY 12-14, 2023

REGISTRATION IS OPEN! CLICK HERE!

2023 NASB NATIONAL CONVENTION

X DECENNIUM

2022 AWARD NOMINEES

AGENT OF THE YEAR

DAMON W - MIKE J - GERARDO P - MICHAEL R - STORME C

FEMALE AGENT OF THE YEAR

NAOMI G - KATELYN K - STEPHANIE J - STACYE T - BEVERLEY C

SALES MANAGER OF THE YEAR

DENNIS R - BRANDEN D - ALEX M - DYLAN W - DOUG H

COMEBACK AGENT OF THE YEAR

CAMERON W - JAKOB R - MARCUS C - SHANE R - MIKE C

POWER COUPLE OF THE YEAR

KAILYN & RYAN B
JOEY C & NAOMI G
CHUEKHA & CHRIS H
BRYSON & ELIZABETH S
RUSSELL W & SHEENA G

VELVET HAMMER

CARLOS FV
STEVEN C
MASON D
JOE H
AHMADOU C

TORTOISE AWARD

CHRISTIAN A
RODNEY G
ASHLEY B
PATRICK W
RAFAEL R

RVP OF THE YEAR

WILL K
BLYTHE B
ALEX C
LAURA S
SCOTT D

ROOKIE OF THE YEAR

MIKE J
STORME C
DIMA F
LUCAS S
MARK B

FOUNDERS AWARD

JIM H
JONATHAN J
AJ R
STEPHEN D
JOSH T

HORIZON AWARD

CONNOR E
NATE S
ASIA H
BRIAN A
FRED F

IF YOUR NAME IS FEATURED HERE PLEASE SEND ME YOUR BEST HEADSHOT AND ANY NAME PREFERENCES/SPELLING ETC TO LESLIE@NASBCORPORATE.COM ASAP!

COUNTDOWN TO 2023

HOLIDAY HOURS

NASB OFFICES WILL BE CLOSED
FRIDAY DEC 30TH & MONDAY JAN 2ND
WE WILL BE BACK IN THE OFFICE
ON TUESDAY JAN 3RD

DEADLINE

REMEMBER TO PLACE YOUR DIGITAL LEADS ORDERS BEFORE THE FIRST OF THE MONTH TO BE FILLED THE FOLLOWING MONTH!

Fund Your Dreams Incentive

Your money. your dreams. You deserve it.

Foresters Financial

CLICK FOR MORE INFO

Earn points and bank serious cash

Our new benchmark in producer rewards.

Starting January 1, 2023, collect Fund Your Dreams points and get cash bonuses quarterly – not annually, not every six months but each quarter. Earn extra cash and use it how you like!

How will you reward yourself?

12%
Bonus on 20,000 to 24,999 points

15%
Bonus on 25,000 to 29,999 points

18%
Bonus on 30,000 or more points

Here's how the tiers work

The bonus amount in dollars is a percentage of the points you accumulate through sales. Bonus percentages increase incrementally when you reach certain point thresholds.

For example:

24,000 points earned
= $2,880 cash payout
(12% of 24,000)

27,000 points earned
= $3,300 cash payout
(12% of 24,999 + 15% of 2,001)

33,000 points earned
= $4,290 cash payout
(12% of 24,999 + 15% of 5,000 + 18% of 3,001)

When a quarter ends, points are reset to zero, and the incentive starts over again the next quarter!

Certificates must be issued and paid by the end of the quarter to earn points. Foresters Financial™ records will determine qualification results and eligibility.

4 QUARTER$ CLUB

FOR MUTUAL SALES LEADERS

CLICK FOR MORE INFO

Much like teams are expected to compete for all four quarters, clients expect their financial professionals to compete for their best interests in all four seasons as well. You work hard to fulfill their expectations, and Mutual of Omaha feels you should be rewarded for your diligence.

We are thrilled to introduce the Four Quarters Club, a brand-new incentive program that pays out a 10% producer bonus on a quarterly basis to all qualifiers.

Eligibility

You are eligible to earn a 10% quarterly producer bonus based on the business you place with Mutual of Omaha as a Brokerage producer.

Quarterly Qualification Periods

- January 1 – March 31, 2023
- April 1 – June 30, 2023
- July 1 – September 30, 2023
- October 1 – December 31, 2023
  - Qualifying policies must be issued and processed through Compensation by the last day of the qualification period.

Production Requirements

You must earn a minimum of 25,000 of qualifying production credits during a qualification period.

See Back for Contest Rules!

Placement & Persistency

- **Placement**: All agents must maintain a placement rate of 70% or better
- **Persistency**: Agents must maintain a persistency rate that varies based on how long they've been appointed with Mutual of Omaha:
  - 13 months or more: Must maintain a 13-month persistency rate of 70% or better
  - 7-12 months: Must maintain a 7-month persistency rate of 80% or better
  - 4-6 months: Must maintain a 4-month persistency rate of 90% or better

Production Credits

You earn credits based on your net-issued business*, which is measured in annualized new business premium (ANBP).

Product	Production Credits
Simplified Issue Life	
• IUL Express	1
• Term Life Express	1
• Living Promise	1
• Children's Whole Life	1
Guaranteed ADvantage (Accidental Death)	1
Critical Advantage Portfolio	1

*Net-issued business refers to ANBP on new business minus any ANBP chargebacks resulting from first-year cancellations.

For producer use only. Not for use with the general public.

612712

Mutual of Omaha

FAST START INCENTIVE

Exclusively for

North American Senior Benefits
AN INTEGRITY COMPANY

January 1st through February 24th

Dignified Choice® Final Expense Apps Count!!!

Top 10 Agents

1st: $2,000	6th: $800
2nd: $1,800	7th: $600
3rd: $1,500	8th: $500
4th: $1,200	9th: $400
5th: $1,000	10th: $200

Contest is based on number of issued & paid applications.*

In the event of a tie, we will use the total annualized premium.

Minimum required issued & paid applications to be eligible for incentive is five.

*Issued & Paid Applications must be dated January 1st and forward.

FINISH

Qualification based on net issued and paid Dignified Choice® Final Expense policies from January 1st through February 24th, 2023. Credit for all policies with commission splits will go to the writing agent. This program is subject to state limitations on agent expensing/prizes. Amount payable may be adjusted if the agent has a negative balance with the Company. General Agent/Agent must be in good standing with the Company. The Company reserves the right to change or discontinue any award program at its sole discretion and without further notice. The value of any prize awarded may be reported for tax purposes as required by law. Each winner is solely responsible for reporting and paying all applicable taxes related to the above referenced prize.

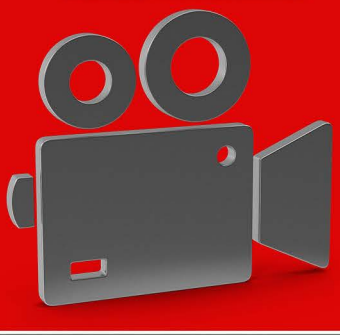
Columbian Life Insurance Company Home Office: Chicago, IL • Administrative Service Office: Binghamton, NY

North American Senior Benefits
AN INTEGRITY COMPANY

RESOURCES AND LINKS!

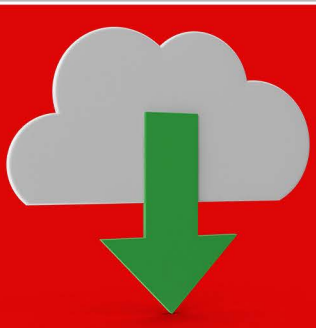
AUDIO TRAINING & MOTIVATION LIBRARY

VIDEO TRAINING



RECRUITING RESOURCES

NASB STORE



FORMS & DOWNLOADS

CARRIER PROMOS & INCENTIVES

CHECK OUT THE NEW CLIENT SITE

NASBSUPPORT.COM

A GREAT RESOURCE TO PROVIDE TO YOUR CLIENTS. MORE UPDATES COMING SOON!

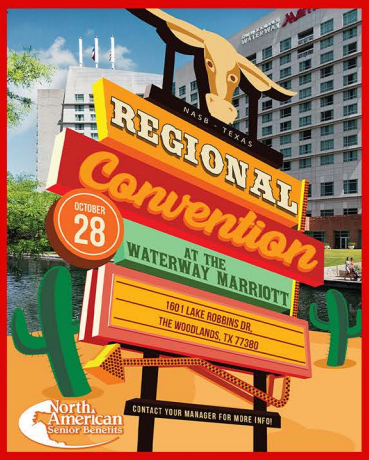
VISIT NOW

Opt!®

BUY LEADS

DON'T HAVE A LOGIN TO OUR WEBSITE? CREATE ONE HERE!

REGIONAL & NATIONAL CONVENTION INFORMATION



CARRIER RESOURCES & TRAINING PAGES

AIG

ALICO
AMERICAN-AMICABLE GROUP OF COMPANIES

Foresters Financial

AMERICO

GWIC GREAT WESTERN INSURANCE COMPANY

Gerber Life Insurance

TRANSAMERICA

CVS Health | aetna

Liberty Bankers Life Insurance Company

COLUMBIAN FINANCIAL GROUP

ROYAL NEIGHBORS OF AMERICA

MUTUAL of OMAHA

UNITED HOME LIFE Insurance Company

VISIT: NASBINC.COM FOR MORE!