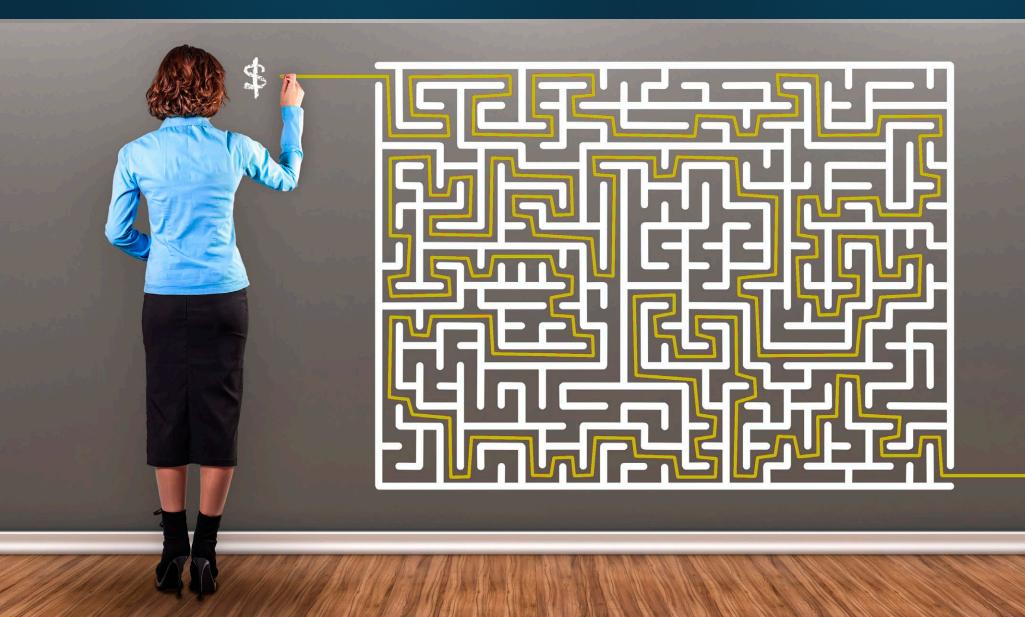


WHAT USED TO TAKE EIGHT DAYS A WEEK, NOW TAKES ONE.

COMMISSION:

THEY DRIVE YOUR AGENCY. THEY CAN GET COMPLICATED.

Sorting it all out can take a lot of time and effort. Or it can take a phone call. Let our state-of-the-art commission accounting software handle the job. It's simple to use and surprisingly affordable.

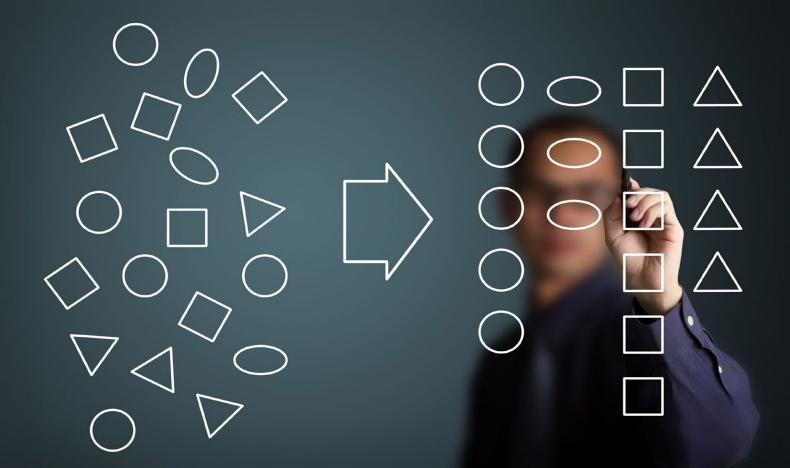


THE BEST COMMISSION ACCOUNTING SOFTWARE STARTS WITH EXPERIENCE.

WE WERE HELPING INSURANCE AGENTS LONG BEFORE THE INTERNET. For more than a quarter century, Agent Production Library (APL) has offered the simplest and most comprehensive commission accounting software available. We began by designing software to meet the unique needs of hierarchical sales organizations like life and health insurance companies. As practices have changed, we've grown along with the industry. We now offer agencies speed and simplicity made possible by the latest technology, backed by hard-earned experience in the insurance business.

KEEP ALL YOUR COMMISSION STRAIGHT WITH ONE SIMPLE TOOL.

APL Software keeps track of all aspects of your commission structure even if you have thousands of agents, dozens of carriers and complex contract structures with lots of rules and exceptions. Advances, chargebacks and reversals are calculated quickly. You'll wonder how you ever did without it.



OR LET US DO IT FOR YOU.

You can avoid the overhead of employing and training your own commission staff by choosing our full-service option. Let our efficient, competent and cost-effective commission experts process your data for you. With the full-service option, your most up-to-date financial statements are always available online at your eAgentCenter.

THE BEST SOFTWARE MAKES COMPLEX THINGS LOOK SIMPLE.

Commission A		ites 🔻 🝘 Web Slice Gallery 👻			Sec. 1	1	dest -	-	6) 19				1º Mart	y - Tools
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New Business	Policy No.	<u>Product</u>	Agent II	D Agent Name	Contract	Level	Premium	Pay Mode	Adv. on Submit	Adv. on Issue	Comm. Rate	Bonus	Gross	Escrow Rate
Renewal	927569	United World MedSupp (Under 65) PA	0528274	HEATHER MANNING	DIVMGR	1	\$185.42	Monthly	9	0	9.00 %	\$0.00	\$150.19	0.00 %
	927569	United World MedSupp (Under 65) PA	0457124	ERIC WATSON	NATMGR	2	\$185.42	Monthly	9	0	1.00 %	\$0.00	\$16.69	0.00 %
Chargebacks	927569	United World MedSupp (Under 65) PA	0521072	JAMES MOORE SR	AGENCY	3	\$185.42	Monthly	0	0	7.00 %	\$0.00	\$0.00	0.00 %
	928357	United World Med Supp 65+ MD	0345178	RICK JOHNSON	SENIOR	1	\$141.43	Monthly	9	0	8.00 %	\$0.00	- Anna -	0.00 %
Misc. Charges	928357	United World Med Supp 65+ MD	0521072	JAMES MOORE SR	AGENCY	2	\$141.43		0	0	9.00 %	\$0.00		a second second
General Ledger	<u>928818</u>	United Omaha Med Supp 65-80 TX	0345178	RICK JOHNSON	SENIOR	1	\$88.99		9			1.1.2.1.2	\$0.00	0.00 %
	<u>928818</u>	United Omaha Med Supp 65-80 TX	0521072	1000	AGENCY	2				0	10.00 %	\$0.00	\$80.09	0.00 %
	<u>928976</u>	United Omaha Med Supp 65-80 OH	0345178		SENIOR	1	\$88.99	-	0	0	10.00 %	\$0.00	\$0.00	0.00 %
Clients	<u>928976</u>	United Omaha Med Supp 65-80 OH	0521072		AGENCY		\$112.73		12	0	10.00 %	\$0.00	\$135.28	0.00 %
Company	<u>928982</u>	United Omaha Med Supp 65-80 TX 0	COLUMN STORY	DICK JOHNSON		2	\$112.73		0	0	10.00 %	\$0.00	\$0.00	0.00 %
	928982	United Omaha Med Supp 65-80 TX 0			SENIOR	1	\$100.34		9	0	10.00 %	\$0.00	\$90.31	0.00 %
ools	929349	United Omaha Med Supp 65-80 TX 0			AGENCY	2	\$100.34 N		0	0 1	0.00 %	\$0.00		
	929349	United Omaha Med Supp 65-80 TX 0			SENIOR	1	\$100.34 N	Ionthly	9	-	0.00 %		\$0.00	0.00 %
	929359	United Omaha Med Supp 65-80 MI 01			GENCY	2	\$100.34 M	Ionthly	0			\$0.00	\$90.31	0.00 %
Live support: Click to talk!	929359	United Omaha Med Supp 65-80 MI 01		AMES MOORE	10000	1	\$169.81 M	onthly	12		0.00 %	\$0.00	\$0.00	0.00 %
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POWERFUL, EASY TO USE SOFTWARE THAT TRACKS ALL ASPECTS OF YOUR COMMISSION SYSTEM.





CUSTOM-BUILT FOR COMMISSION BASED INDUSTRIES

APL software is simple to learn and easy to use. And because it's also highly flexible, you can customize it to meet your agency's specific needs. It keeps you up to date and in control managing all your agency and client data, including unlimited service-call history. It quickly calculates chargebacks, reversals and premium adjustments, and revises the agents' debit balance simultaneously at every contract level. Agent statements are generated on your accounting cycle in both PDF and Excel formats.

READY TO USE

In most cases, APL software will import agents and policies from your current system. And it integrates with other third party information management systems. Because our software is intuitive, once the data has been imported, people tend to get the hang of it within a few weeks. Even billing is simpler with APL: Our billing modules are ACH, Credit Card and List Bill enabled.

LOW START-UP AND ONGOING COSTS

Getting started with APL software requires only a \$299 start-up fee and a tiered monthly license fee based on the number of agents whose commission is tracked, starting at \$65 per month. You will also receive unlimited live on-line training and support.

OFFER AGENTS COMPETITIVE ADVANCE PLANS

APL lets you stay in complete control of the day-to-day status of earned and advanced commission. As new business is booked and premium payments are logged, APL maintains running tallies of debit, chargebacks, escrow and 1099 balances for each agent. You can designate special commission schedules for any agent, contract level or carrier with your choice of variables. APL also calculates and applies regular charges such as leads and E&O premiums. As a result, you always know just where you stand with every agent and where they stand with you.

APL REPORTS: A REALITY CHECK FROM EVERY ANGLE

In addition to general ledger views of your business, APL includes built-in report generation. Your designated user(s) can get an instant assessment of your agency's financial health, focusing on individual agents or taking in your entire operation. View appointments, commission and license status, and 1099 records for any agent as well as accruing the Form 1099 either based on cash-received, or credit earned. At the year end, we provide full tax form services to our clients which include creating and delivering the forms to the agents either electronically or on hard copy, as well as eFiling to the IRS. Get a quick overview of persistency, production and service logs. Reports can be exported as PDFs or Excel spreadsheets.

WITH APL'S FULL-SERVICE OPTION, YOUR AGENCY CAN FOCUS ON GENERATING REVENUE.

YOU CAN AVOID THE OVERHEAD OF EMPLOYING AND TRAINING COMMISSION ACCOUNTING STAFF

by letting our Business Service Department handle the commission accounting tasks for you. We will process the weekly new business and monthly renewals on your set schedule, exactly the way you specify.

WE WILL PROCURE STATEMENTS FROM CARRIERS,

enter new business applications if necessary, process the commission accurately and submit the ledger and statements for your approval before your schedule dates. You then have the option to either pay your agents via commission checks or via bank-to-bank direct deposit.

YOU REMAIN IN FULL CONTROL OF YOUR

ORGANIZATION. As always, you recruit, hire, promote, demote and terminate your agents, and facilitate their appointment and other procedures. You also retain total control of the APL commission process and enjoy the support of our efficient, competent and cost-effective commission department—with fewer staff on payroll.

WE PROVIDE AGENCY MANAGEMENT TOOLS.

With the full-service option, you get access to the eAgentCenter through your custom portal at our website. It gives both your agents and your Agent Service department a quick, simple way to find and sort the latest commission data, with access privileges that you define.

실 Agents - Windows Inte	ernet Explorer					
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🚖 Favorites 🛛 👍 🔁	Suggested Sites 🔹	🖌 🔊 Web Slice	e Gallery 🔻			
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Agents	Agent ID	Last Name	First Name	Contract	Manager ID	Name
	0197206	SMITH	DIANA	SENIOR	0528274	HEATHER MA
<u>Clients</u>	0354815	HUNN	STEVEN	NATMGR	0521072	JAMES MOO
Deserts	0448861	SIMPSON	WILLIAM	DIVMGR2	0521072	JAMES MOO
Reports	0453878	HARDING	GARY	NATMGR	0521072	JAMES MOO
Form Conton	0455612	DOYLE	SANDRA	DIVMGR	0354815	STEVEN HUN
Form Center	0457124	WATSON	ERIC	NATMGR	0521072	JAMES MOO
System Setup ±	0476208	RITTERLING	BRAD	TEAMLDR	0455612	SANDRA DO
System Setup	0477253	WILSON	DAVID	SENIOR	0570822	RUBY HARRI
Tools ±	0488612	JORDAN	DONALD	DIVMGR	0354815	STEVEN HUN
	0490980	HUFFMAN	JUDITH	SENIOR	0570822	RUBY HARR
	0495699	REYNOLDS	JOE	PARTNER	0521072	JAMES MOO
Live support:	0498821	CATE	JOHNNY	AGENT	4055128	BRETT FARK
Click to talk!	0500025	BUSCH	SARAH	TEAMLDR	4055128	BRETT FARK
And a second sec	0505259	VIERSTRA	BRIAN	AGENT	0537144	BRIAN WOO
	0519149	LACKIE	DANIEL	SENIOR	0570822	RUBY HARR
and the second se	0521072	MOORE SR	JAMES	AGENCY	HOME	
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YOUR PROFIT COMES FROM EARNING COMMISSION, NOT CALCULATING IT.

APL commission management software can transform your agency saving you time, keeping you informed, and giving you the power to get the most out of an agent commission plan.

> Our full-service option can also save you time and costly overhead. Find out just how easy APL is to set up and master.

> > Call us for a free online demo. 1-800-889-9354

> > > www.APLPlus.com



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