



CPS Express is a way for insurance agencies to offer, quote and process life insurance. It is a private label, outsourced solution that gives companies everything they need to offer quality life insurance and fulfillment service. Once the cases are submitted, the *CPS Express* processing center performs all quality control, processing, requirement chasing and case management on the policies to get them in force most efficiently. A central dashboard allows producers to refer clients, submit electronic applications, check case status, run reports, and communicate with their own dedicated *CPS Express* team. It is the most efficient way to distribute high volumes of life insurance.

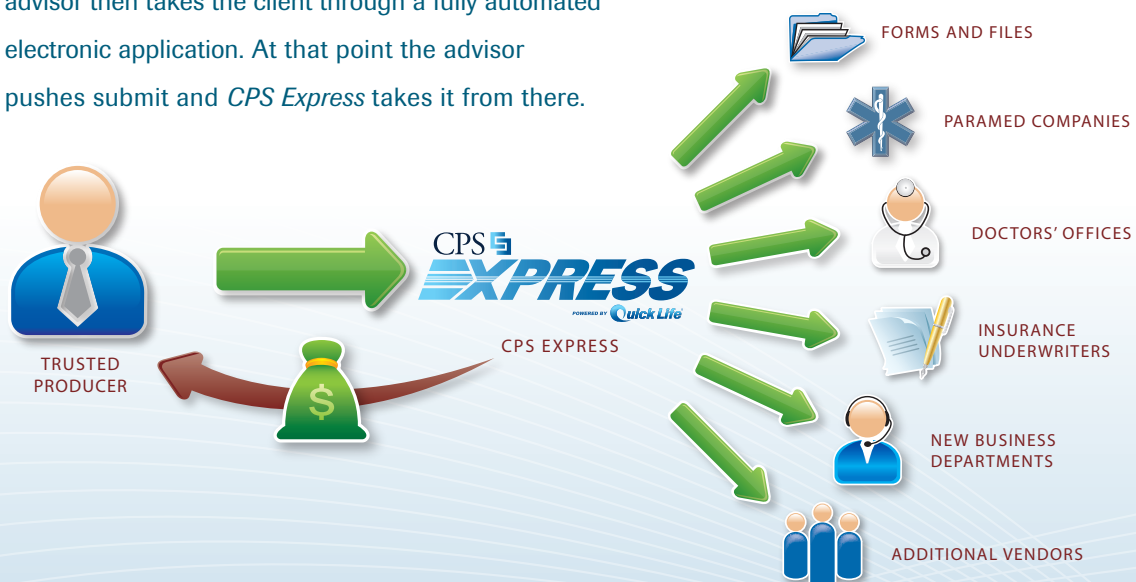
HOW IT WORKS

CPS Express is Simple. Trusted producers talk to their clients about the benefits and low cost of life insurance and then log on to their *CPS Express* site or dial a toll free number to reach their own *CPS Express* representative.

Online, the advisor inputs some basic information about the client and then sees a list of rates from the highest rated, most competitively priced insurance companies in the marketplace. *CPS Express* or the advisor then takes the client through a fully automated electronic application. At that point the advisor pushes submit and *CPS Express* takes it from there.

All the back end and administrative work takes place at the *CPS Express* Center. All of the paramed requirements, the doctors' office dealings, case management, underwriter communication and record keeping is completed for the advisor on their behalf. Soon the advisor is presented with an approved policy to deliver to the client.

Simple. Secure. Profitable.



Simple

Log on; enter some information; push submit. Then log back in, check status and communicate with us at anytime. That's it.

We have the people, quality control, relationships, disciplined follow up and state of the art technology to make the process faster while reducing your work load.

The online interface allows a Quick Referral or an Electronic Application keeping the application process as simple as it can be.

CPS Express often provides a carrier with a completely legible application in good order along with the MIB, DMV and Prescription Database information. APS orders are reduced, clarification of application information is almost eliminated and cases simply go through Quicker.

Secure

We value your trust. We are committed to the responsible management, use and protection of personal information and we understand the value of client relationships. We use manual and electronic security procedures to maintain the confidentiality and integrity of any information we obtain in the course of doing good business.

We realize we are an extension of your business and we take that seriously. *CPS Express* creates a private labeled life insurance solution for your operation. There is a dedicated team for your company so that the service remains consistent and seamless for your clients.

Privacy, security and that all important relationship with the client—that's what we work hard to preserve and enhance every day.

Profitable

Your clients want the product and efficiency makes it profitable for you. This is a perfect outsourced activity because it costs less and clients often receive better service. Processing costs are reduced and there are no fixed expenses each month.

Our management team is very involved in the evolution of our industry technology that makes the process more streamlined and efficient for everyone involved.

When you work with *CPS Express*, you have the peace of mind in knowing that you are employing the latest, greatest and most efficient processes available in the industry today. By doing that, your life insurance business is profitable.

The *CPS Express* Center offers. . .

- Automated pre-sale rating and quoting services
- Electronic Applications to eliminate paper
- Complete application processing
- Requirement chasing
- Comprehensive, concierge level case management
- Underwriting review
- Approved policy accuracy review

