



The Cason Group, Inc.

SOUTH CAROLINA: 803.252.3033 • 800.951.3033 • 803.771.7045 fax • 888.252.2823 fax

NORTH CAROLINA: 888.794.7644 • 888.252.2823 fax

November 2009

www.thecasongroup.com



The Cason Group continues to expand in the Southeast! In September we opened an office in Raleigh, NC. Jason Dewar, Sales Representative, is based out of the Raleigh office and will be assisting agents in the Triangle area with their group and individual medical business. Eric Griffin, based in Charlotte, continues to serve Triangle area agents for Individual Life and Annuities.

The Cason Group now has offices in the following locations:

- **South Carolina:** *Columbia* (home office), *Charleston* and *Greenville*
- **North Carolina:** *Charlotte* and *Raleigh*
- **Georgia:** *Atlanta*

Receive a Flat screen TV with our Ancillary Contest!

True and Voluntary Group Life, Dental, STD, LTD and Vision business with effective dates of 10/15/09-1/15/2010 with annual premium totaling:

\$50,000 - \$99,999

will receive a 19" flat screen TV

\$100,000 - \$199,999

will receive a 24" flat screen TV

\$200,000+

will receive a 42" flat screen TV

One TV per agent. TVs will be awarded at the conclusion of contest period. Must be new business to The Cason Group.

Now Representing GroupLink

The Cason Group is pleased to represent GroupLink for group dental. GroupLink is an A- rated carrier underwritten by Madison National. We are glad to be able to offer you an additional option for your group dental needs.

With GroupLink you can name your dental rate! GroupLink has a variety of plan options and co-pays that can be chosen to get the rate that your group needs. Just let us know what the group wants to pay for dental coverage and we will customize a plan for them!

GROUP MEDICAL

BlueCross BlueShield of SC

BlueCross BlueShield of South Carolina currently has three sales contests.

Individual Products Contest

Agents can earn up to \$7,125 through the Individual contest, plus an additional \$650 in gift cards! Contest applies to applications with 8/1/09 – 12/15/09 effective dates.

Small Group Contest

Agents can earn up to \$11,800 for new group sales effective 10/1/09 – 1/15/2010. All groups sized 2-50 are eligible.

Major Group Contest

Agents can earn Bonuses on new Preferred Blue account sales from 2/1/09 – 1/31/2010. Accounts must have a minimum enrollment of 51 employees.

WellPath

- WellPath has new plan designs with lower rates that include OB/GYNs as primary care. Also, rates have been reduced significantly for groups in Lexington County.
- Earn up to \$7,250 with WellPath Bonus Program! Program is for South Carolina groups of 3-99 employees with effective dates of 10/1/09-1/15/2010.
- WellPath will change its pharmacy distribution partnership to Medco effective on 1/1/2010.

Starmark

Earn up to \$15,000 from Starmark! Starmark is paying a bonus for each new group of 5+ lives that is submitted between 10/1/09-12/31/09.

UnitedHealthcare

UnitedHealthcare has announced a bonus for groups located in the Charleston and Florence, SC, areas. \$25 per employee for eligible 51-99 groups from 11/1/09 – 2/28/2010. Group must be based in Charleston, Berkeley, Dorchester, Florence or Darlington counties of South Carolina.

UnitedHealthcare is requiring height and weight for new applicants; please be sure that section of the application is completed.

UnitedHealthcare HRAs FYI

- UHC HRAs are set up as policy year. If a group wants to implement an HRA, it is encouraged to set up its medical plan as policy year as well to keep its HRA benefits in line with the medical benefits. Otherwise the group's HRA money could run out/start over in the middle of the plan year (if a group has a calendar year plan).
- Also, a group will not get deductible credit if it signs up for a policy year plan with UHC. Only groups that have calendar year plans will be given deductible credit.
- If a group waits until after the approval letter/group number are issued to implement an HRA, groups will have to be completely reinstated, and a new group number will be issued. This is subject to UHC guidelines and approval.

GROUP ANCILLARY

Companion Life

- Companion Life Vision plan has been approved in North Carolina! We are currently quoting both employer-paid and voluntary vision for groups based in North Carolina as well most other states. Now is a great time to quote Companion Life for all of its products: Life, Dental, STD, LTD and Vision. Voluntary vision may be written with as few as three enrollees!
- Companion Life Insurance Company will continue dental coverage for unmarried dependents up to age 25 (or higher age where required by state law) regardless of student status.

Enhance Benefit Packages at No Cost

As business owners continue to face a challenging economy, the value of voluntary benefits is increasing. Small businesses that want to continue to offer a robust benefits package but are closely watching costs are great candidates for voluntary products.

- Each of The Cason Group's ancillary carriers offers voluntary group plans; some only requiring two employees. Please contact us at 800-951-3033 for quotes.

INDIVIDUAL MEDICAL

Increase Quotes without Extra Work

We are here to assist you in increasing your business while reducing your workload! The Cason Group is pleased to offer a new feature that makes it easy for your clients to get quotes from up to four Individual Medical carriers and requires no work on your part!

We can provide you with a link to a quoting form that we have created. Simply link to it from your Web site. When the form is filled out, the information will be submitted directly to The Cason Group with a message that the quote came through your Web site. Our Individual Medical department will then prepare the quote and send the quote back to you. Please contact your Sales Rep for details.

INDIVIDUAL LIFE

Genworth

Genworth's underwriting is particularly competitive in the following areas:

- Blood pressure readings
- Total cholesterol and HDL ratios
- Aviation
- Recreational Scuba Diving

ING

Rates on the Return of Premium plans are increasing 1/1/2010. Please send in ROP dates before the end of 2009 to take advantage of current rates.

John Hancock

One more reason to quote John Hancock... They no longer require a treadmill test for individuals age 70 and above at any face amount for non-smokers.

INDIVIDUAL LIFE

(Continued)

MetLife

MetLife has revised its prostate cancer underwriting guidelines and preferred rates are available in some cases.

North American

North American's Children's Term Insurance Rider is available on Universal Life and Indexed Universal Life plans effective 10/1/09. The Children's Term Insurance Rider may be written with up to \$25,000 of coverage and is a good option for clients looking for affordable life insurance coverage for their children. The rider is also available for Term products.

West Coast Life

West Coast Life has revised its Universal Life underwriting guidelines with some positive changes, including risks that are usually standard, may also possibly be written as preferred, including pilots.

SC Replacement Regulations

If a client in South Carolina has an existing policy, a replacement form must be completed and signed when submitting an individual life application. This applies even if the new application is in addition to the existing application and not replacing it.

Sales Tip – ROP Term

Most positions in Fire, Police and Military allow individuals to retire after 20-25 years. This is a perfect time-frame for ROP Term which will provide needed coverage during their working years and a nice nest egg at retirement. We have a carrier that can offer up to Preferred Best for these clients!

Do you have clients in the Fire, Police or Military fields? Let The Cason Group help you find the most competitive ROP Term for them!



Senator Jim DeMint Visits The Cason Group

The Cason Group was pleased to have South Carolina Senator Jim DeMint speak at our Columbia, SC, office on August 28, 2009. Senator DeMint gave an update on pending healthcare legislation in addition to answering questions from those in attendance.

Please visit our Web site to hear the discussion.



Letter from Louie:

Thanks to our agents putting their trust in us, The Cason Group is continuing to grow, which is no small feat given the current economic climate. We appreciate the confidence you place in us and welcome the opportunity to assist you in serving your clients. We recognize that your clients depend on you to provide them with sound information regarding their insurance needs, as unsatisfied clients potentially mean lost clients.

The Cason Group is committed to providing you with timely and accurate information. We continually provide training to our staff on dealing with customers so they can best handle your calls and your clients' calls. We strive to listen first and understand your requests. You can be assured that your issue will be promptly resolved.

We have a significant portion of business with each of the carriers that we represent. Therefore we have the ability to influence problem solving, underwriting

exceptions, system corrections and increased response times. Our managers and officers work hard at developing relationships with managers and executives within our carriers up to and including the President of many of the companies we represent. We might not be able to get the carrier to fix impossible situations, but we can bring sense to bear on your issue when the need arises. So please know we are here to help you write business, service business and retain business.

This fall, many life insurance carriers who offer the Return of Premium product are going through a rate increase due to some reinsurance market changes. This presents an opportunity for you to deliver rates that may be up to 25% less than what will be offered in January of 2010 or earlier. So please talk with our life department about ROP products. We have 10 people dedicated only to individual life insurance who are here to help you with your problems and questions.

Finally, we hope you will get involved in the Healthcare debate and tell your Congressmen and Senators that while the system may need improvement, the major overhaul being considered may not be the best solution. To help our agents stay informed on this issue we have a page on our Web site with links to relevant articles. In addition, our Facebook friends receive weekly updates on this and other issues important to our industry.

FOOD FOR THOUGHT

Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more important than food, and the body more important than clothes? Therefore do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own. *Matt 6:25, 34*

Surely every man walks about as a phantom; Surely they make an uproar for nothing; He amasses riches and does not know who will gather them. But now, Lord, what do I look for? My hope is in you. *Psalms 39:6-7*

Play-Doh was originally formulated as a compound to clean wallpaper. The ingredient believed to give the clay its unique smell is vanilla! Silly Putty resulted from a failed World War II effort to develop an inexpensive synthetic substitute for rubber. *Source: Who Knew by David Hoffman*

Staff News



Jeremy Bullock

Jeremy joined The Cason Group in June as a Proposal Specialist. He attends Columbia International University and is married to Deborah Bullock.



Paige Hymson

Paige joined The Cason Group in June as a Financial Services Associate. She is a recent graduate of Clemson University with a B.S. in Marketing.



Satcher Bynum

Satcher joined The Cason Group in May as a Trainee. She is a recent graduate of Clemson University with a B.S. in Marketing. She is engaged to Branford Armstrong.



Melissa McQuillan

Melissa joined The Cason Group in September as an Associate Case Manager in our Individual Life department. She is a graduate of the University of South Carolina with a B.S. in Marketing and Management. She is married to Sam McQuillan.



Taren Hazelrigg

Taren joined The Cason Group in September as a Renewal Group Sales Associate. Taren recently graduated from Charleston Southern University with a master's degree in Criminal Justice.



Seth Park

Seth joined The Cason Group in August as Security/Administrative Assistant. He is a graduate of Covenant College with a degree in Physics. Seth is married to Rachel Park.



Millie Howle

Millie joined The Cason Group in October as Human Resources Manager. She holds a B.A. from the College of Charleston and a M.Ed. from the University of South Carolina. Millie brings 15 years of experience in Human Resources and consulting. She and her husband Dick have two daughters and two grandchildren.



Andy Supplee

Andy joined The Cason Group in September as a Proposal Specialist. He is a graduate of the University of South Carolina with a degree in Advertising. He is engaged to Jessica Robosson.

Congratulations!

Eric Griffin has been awarded the Chartered Life Underwriter designation by the American College. Eric is a Senior Sales Representative for Individual Life and Annuities. He is based in our Charlotte, NC, office and works with agents in the Charlotte, Greensboro and Raleigh areas of North Carolina as well as agents in the South Carolina Upstate.

Renewal Representative Changes

Gabe Ricks and **Chris Jones** are serving as Renewal Representatives replacing Lander Cason. Gabe and Chris are available to assist agents with renewals on in-force group business as well as proposals for different carriers and additional lines of coverage. Gabe is assisting agents in South Carolina and Chris is assisting agents in North Carolina, Georgia and all other states.

Sales Contest Update

Below are agent totals through October 1, 2009

The following agents have reached the 500 points needed to qualify for our 2010 Producer Trip to the Inn on Biltmore Estate.

Marshall Beckham	Melody Herring
Bill Boykin	David Hill
Mike Bright	Eric Hutchby
Michael Byrd	Chris Jones
Ross Campbell	Spencer Lomax
Randy Capps	Mike McAlister
Jeff Castle	Michael Norris
Harvey Chinlund	Alan Overbey
Brian Cowman	Allan Oxman
Eric Elkins	Theresa Quarles
Sam Elkins	Caren Schwartz
Dan Floyd	Mike Smith
Creighton Forrest	Walter Stanley
Mark Frye	Harry Stokes
Collins Fulcher	Randy Strickland
Keith Greenspon	Tripp Welch
Marty Haynes	Charles Worley
Deana Henderson	

Business must remain in-force for three months to qualify.

Almost there!

Eric Ritter - 496 points	James Suddeth - 448
Robert McGalliard - 493	Grady Ray - 425
Robbie Bowers - 491	Brian Beatson - 423
Stan Park - 490	Christina McHugh - 417
Don Ward - 488	Charles Schoolfield - 409
Dave Williams - 485	Brian Burchfield - 402

There is still time to qualify for the March 2010 trip to the Inn on Biltmore Estate!

*Starting to work on 2010 business?
The 2010 Producer Contest will be for a
2011 trip to the Ritz-Carlton, Amelia Island!*

Did You Know?

—Mortality rates for those covered by health insurance are 10-15% lower than for those without insurance.

—Laughter increases the amount of natural killer cells which destroy tumors and viruses, lowers blood pressure, and increases oxygen in the blood.

—The average American spends 38.5 total days brushing their teeth over a lifetime.

South Carolina CE Exemption

TO QUALIFY FOR A SOUTH CAROLINA CONTINUING EDUCATION EXEMPTION YOU MUST APPLY BEFORE 12-30-2009.

Effective 1/1/2010 CE exemption will be eliminated. Those that are currently exempt will be grandfathered if they apply by 12/30.

Who is exempt from meeting the CE requirements?

South Carolina producers reaching the age of 55, with a minimum 20 years of continuous licensure in each line of authority and producers reaching the age of 60, with a minimum 20 years of active licensure in each line of authority. The CE exemption provided for in Section 38-43-106(G) will expire on 12/31/09.



**T H E
CASON
GROUP,
I N C.**

1612 Marion St.
PO Box 11229
Columbia, SC 29211

PRESORT
STANDARD
US POSTAGE
PAID
PERMIT 535
COLUMBIA, SC

Group Health

- BlueChoice HealthPlan (SC)
- BlueCross BlueShield of South Carolina
- Starmark
- Trustmark
- United Healthcare
- WellPath (SC only)

Group Ancillary

- American General
- Companion Life
- GroupLink
- Kansas City Life
- Securian
- United Healthcare
- WellPath (SC only)

Individual Health

- BlueChoice for Kids (SC)
- BlueCross BlueShield of South Carolina
- CoventryOne
- Humana
- UnitedHealthOne

Information for agents only. All information not applicable in all states.

Authorized agent for BlueCross BlueShield of South Carolina and BlueChoice HealthPlan. BlueChoice HealthPlan is a wholly owned subsidiary of BlueCross BlueShield of South Carolina. Both are independent licensees of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

®Registered marks of the Blue Cross and Blue Shield Association.

SMService mark of the Blue Cross and Blue Shield Association

Individual Life

Core Carriers

- AIG Life
- Genworth
- ING
- John Hancock
- North American Life
- Prudential
- RBC Liberty Life
- West Coast Life



WE'RE ON FACEBOOK AND TWITTER

Become our fan on Facebook and follow us on Twitter to keep up with the latest happenings at The Cason Group and in the insurance industry.

What you need to know about the often quoted 46 million uninsured.

According to the US Census Bureau 46.3 million people in the United States lacked health insurance in 2008.

However, of that 46 million...

—9.511 million were foreign nationals.

—9.725 million earned more than \$75,000 per year.

Plus

—“The estimate of the number of people without health insurance more closely approximates the number of people who are uninsured at a specific point in time during the year than the number of people uninsured for the entire year.”

Source: Income, Poverty, and Health Insurance Coverage in the United States by US Census Bureau