

# UANDIWIN TESTIMONIALS



JOHN ASHBY

"I've been in the insurance business for more than 39 years. I started in the Life business, evolved into Financial Planning and finally moved to the Health Insurance business. I've been a successful agent and owned an agency. I've seen it all and lived most of it. I don't give a testimony lightly.

I had the pleasure of meeting our founder and CEO, Charles Loper, in May 2003 at one of his first recruiting seminars. He was explaining his dream and the ensuing

opportunity. As he was presenting the opportunity, it was highly evident early in the seminar that he didn't think the traditional insurance industry's marketing arm provided enough compensation or security for the agent. His belief was that the agent, average or exceptional, was the backbone of our industry. My interpretation of Mr. Loper's dream was; someday he would be able to completely restructure the insurance industry's hierarchy and compensation systems. In doing so, he would be able to provide an almost unbelievable opportunity to acquire *Wealth* while at the same time providing the agents and their families a level of *Financial Security* that was unheard of in the insurance industry. Out of that dream came, The United Independent Wholesale Insurance Network (UandIWIN). After listening to Mr. Loper's presentation, I joined the UandIWIN organization. Not because of what it could do for me at the time, which was nothing, but to see as part of the organization, where it was going in the future.

I watched UandIWIN struggle in its early years as it was a fledgling Life only organization. In watching it grow, one thing became highly evident. My original impression of Mr. Loper, one of the reasons why I joined an organization that could do nothing for me, was accurate. UandIWIN was a dream that he was sincere about accomplishing. His honesty and integrity showed through as every structural move or change he made was to improve the agent's position, which in turn automatically improved the organization's position.

The best move was in 2006 when Mr. Loper and Daniel Hagy, Managing Partner, (who I've known for several years, has the same level of honesty and integrity) decided to make UandIWIN a *Full Service Insurance Marketing Organization*. After spending 3 years listening, learning and watching the organization restructure and grow, I decided it was time to experience the organization from the inside and moved part of my personal production to UandIWIN in March 2006. By September 2008, the majority of the glitches had been ironed out. The *Infrastructure* was running smoothly and the *Product Portfolio* was in place. The *Hierarchy Structure*, the *Compensation System* and the *Security* provided by UandIWIN were and are the best in the insurance industry. After watching for three years and participating in the organization for two years, I was confident that Mr. Loper's dream had finally become a reality. With that in mind, I made the decision in September 2008 to make a 100% commitment to UandIWIN. It's now January 2010 - I'm certain my commitment to UandIWIN is the best career move I've ever made.

If you're an agent trying to get to the next level, if you're in management or looking for management, if you need some additional products or you're looking for a new or better way to grow your business, you cannot find a better opportunity than *The United Independent Wholesale Insurance Network*."



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"UandiWIN has given me the totally unique opportunity to recruit agents from around the country in addition to providing me with the support and sales training necessary to take my business as an individual insurance agent to a whole new level."



DOUG WINDSOR



ERIC JOHNSON

"A REAL LIFE CHANGER! That's how I would describe the UandiWIN opportunity. Having been a part of this program the last couple of years and now seeing the most recent changes to the compensation plan, it is the ONLY program in the nation to lead the independent agent to financial freedom. I really cannot see any agent passing it up!!!"

"UandiWIN is an opportunity and a chance for any agent, new and experienced to grow a business and income well beyond what can be done working just as an independent. It allows for an agent to grow an income to a MGA level and a residual that will grow into retirement security.

For me the question was never why I should move forward with this but rather why not."



JIM MILLER

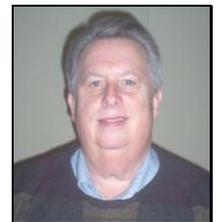


PAT TURNER

"I have been a UandiWIN Agent for several years and have watched it evolve into the most incredible opportunity for the average Health and Life Agent. You will not find a better Agent compensation plan in this industry and have it backed by the best Agent training and support.

UandiWIN is your ticket to succeed in the health and life market during these difficult economic times."

"UandiWIN provides an agent with an excellent opportunity to increase his or her income thru the commission, bonus structure, and the fact that selection of companies and products offered is vast!!! I've never seen a program that offers TRUE financial independence like UandiWIN."



KURT DUPIE

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**MIKE MERHI**

"I believe UandIWIN is the best program for the insurance agent that I have ever seen. It helps us to build an insurance business that I can retire on one day and a legacy I can pass to my kids. Thanks."

"I have been an agent selling life and health for a number of years now and I have seen numerous recruiting programs come and go. I have to say that this is the best concept that has been presented to me bar none.

First off, nothing works unless the underlying basis of the program is solid enough to excite the interest of the possible recruit. In our case, the comp plan attached to our base program with UandIWIN is absolutely the most exciting I have ever seen!

It makes my job of recruiting extremely easy and is based entirely on common sense rather than hype or future promises. This program allows me to fish for established agents that already are doing good business with a solid book of clients as well as agency owners that have multiple agents working for them.

In other words, there is something for everyone and the income dollars are substantial enough to make people really take a serious look at our concept and want to get involved.

The leads that we are given to call are a dream to work with because these are folks that have already expressed an interest in talking to us...not a "poke and hope" situation. I don't have time for that kind of recruiting campaign.

Out of the leads I have gotten, over 80 percent have gone to the webinar for more information. I am currently following up with them to answer any questions and get them happily involved with us!

Kudos to UandIWIN for giving me the opportunity to start, run and maintain my own agency with none of the hassles, headaches or start up costs that typically are associated with this type of endeavor. Not only can I have an agency but I can recruit, retain and reward agents in my organization for loyalty and production without having any of the dollars for doing so come out of my pocket!!! What a beautiful thing! Best regards,"



**CAROL BURKE**

"After many years in the P and C business, and hearing that the future insurance growth would be in the Health/Life segment of the industry, I was delighted with the opportunity to join UandIWIN. The quality companies represented, the training and sales support is unmatched. I earn top level commissions and bonuses while building a long term source of income. It is not easy, but it is not hard, it does take a time commitment and effort on my part, but the support is already here.



**VICTOR WHANG**

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But what keeps me going is that after attending a UandiWIN meeting last fall, I realized that I had stop dreaming, a very long time ago. I believe now, that through UandiWIN, I can dream again and that my dreams can become a reality."

"UandiWIN just makes sense. In this economy, sales gimmicks and hype won't retain agents, but income will. You can't take care of you and your family with empty promises or hype. But you can take care of your financial needs with more income. UandiWIN delivers on what really counts."

DAVID HASS



MATT BRADLEY

I am a 24-year veteran of the insurance industry and have worked both the retail and wholesale sides of the business. Seventeen of those years were spent with MGA's as a group and pension representative distributing products, while providing training and marketing support to agents in my home state of North Carolina. This background is unique and in general, most agents in the business today have not had that luxury of having been on both sides of the fence. In other words, as a retail agent I relied on my MGA's back office for support/success and as a wholesaler for the carrier, the agent was my client, so I was responsible that agent's success, which

insured mine. This experience helped formed my basis for joining UandiWIN.

This past summer, I found myself along with 5,000 fellow workers out-of-work after my position with a large insurance company was eliminated. This event was a first ever for me and timing wasn't in my favor: I sent my oldest of three children off to college six weeks later. Now in my late 40's, I decided it was time to venture out on my own in order to build something for my family. I have built large books of businesses for MGA's and insurance companies in the past and though well compensated, I had no equity in these businesses. To my advantage, I had both experience and relationships in my corner, but starting all over again also meant choosing the right partner and knowing that failure was not an option.

Believe me, I checked out many opportunities. I found United Independent quite by accident while on the Internet one day and in all honesty, it looked too good to be true, but I couldn't afford to leave any stone unturned. I caught up with Dan Hagy and Kelly Henline while they were right smack in the middle of consolidating offices into Flint, Michigan. It was a hectic time for both UandiWIN and me. Being honest, I had initial reservations and confusion in partnering with UandiWIN during all of this change (remember "failure was not an option"). Well, I followed my gut on this one as nothing else could compare! I had access to great products (that product portfolio by the way has increased tremendously since I first joined); there was a knowledgeable back office; a training mechanism was in place, and I could recruit agents beyond my backyard to some 40 other states if I choose without needing those costly licenses for each state; Dan was willing to help me recruit others on his dime (WOW); then there was that confusing, but brilliant compensation plan: it took about twelve reviews for me until the light bulb went on (sound familiar?). This decision from my gut was a "no brainer," because all the pieces were either in place or getting there quickly to "guarantee my success" if I put forth an honest effort!

Dan Hagy, in a nutshell, is a working machine and is extremely committed to his agents. I am grateful for our relationship and have learned much from him over these past few months. Kelly Henline has been an



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incredible resource for me personally along with the Flint Marketing Team. I have witnessed "tremendous progress" since first signing on and "earlier promises made by Dan and the Team have been delivered." If an agent doesn't get excited about partnering with this organization it is only because he/she hasn't taken the time to fully explore it and doesn't fully understand where this train is going. UandIWIN is turning some heads! This business has changed so much over the years. In fact, much of the fun has gone away due to events such as carrier consolidation(s), Hillary Healthcare, Small Group Reform and HIPAA, etc. Partnering with UandIWIN has made this business fun again. It has been exciting, it has sales sizzle and no other MGA in the country mirrors the likes of it.

In closing, I feel very strongly that getting on board today with UandIWIN is like getting on that train before it leaves the station. If you do join there is nothing to lose and you'll enjoy a great ride. All the best and good selling!

"Why UandIWIN? Obviously there are many opportunities in this industry for a producer or an agency builder, and change requires uncertainty and challenges. But if you look at the "Reasons" for UandIWIN, and you did the old "Ben Franklin Decision" process of writing down advantages on one side of a page, and disadvantages on the other side, there should only be two questions remaining: Why not? What do I need to do to get started?"



KELLY HENLINE



SARAH MASEK

"As an independent agent, you can't help feeling alone in the huge world of the insurance industry sometimes. But with UandIWIN I feel like I have my own personal support people to help with my business and that is nice! I started out as a captive agent and knew after a short while that I did not like having just one product to sell. When I started with UandIWIN over a year and a half ago I started building my business to where I am now, currently with licenses to sell over 5 health carriers and my life insurance sales are almost endless. What could be better than being your own boss AND having the support of a large Marketing and Insurance group behind you? Nothing that I have found and I have looked! Then there is the opportunity to get bonus money on top of my regular commissions just by spreading the word - it's great! I am so glad that I joined UandIWIN and plan to keep letting every insurance person I know about it. There is no reason I know of why not to be a part of it and the sooner the better!"

"My name is Willy Campos and I have been in the Insurance business since 2001. Through a friend, I came across National Marketing which is owned by Dan Hagy. Later on, I had the opportunity to meet another successful business person, Charles Loper, who founded United Independent Wholesale Insurance Network. Along with managing partner, Dan Hagy, they have put together what I like to call the answer to ALL insurance agents' problems which is TIME AND MONEY. If you are like me, I am sure you have felt frustrated in the past with different issues of the Insurance business such as cancellations, charge backs, rude people, etc. The biggest asset we all have is TIME and time equals MONEY. There are only so many hours in the day and so much one person can do. Many wealthy



WILLY CAMPOS

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businessmen have created their millions through the use of LEVERAGE. If you own 50 Wendy's Restaurants there is no way you can make all the burgers and shakes all by yourself, but you hire employees and managers to help.

This is called leverage. Another name for this concept is called Network Marketing. My personal definition of Network Marketing is: A System or Method of Distributing Goods or Services through a Network of People. This is a smart way of making money and having the time to enjoy it with your loved ones. This is what United Independent Wholesale Insurance Network (UandIWIN) can do for you. As a matter of fact, this concept was formed by Jesus Christ over 2000 years ago when he sponsored the 12 disciples and look how many churches there are today and still counting. Remember, if you quit working today YOUR INCOME STOPS but with UandIWIN your income keeps going even after you passed on. Join the United Independent Wholesale Insurance Today. Good Selling!"



**DAVID SPRAGUE**

"Unlike many of the testimonials you have seen before, I am not a veteran of the insurance business. I currently am an engineer at a large automotive supplier in the Flint area. I have worked for the past 20 years for several companies in the automotive field. Recently many of my friends have been released due to down sizing and I was told that I too will be sent packing by the end of 2009. I am ready for change and just needed the right opportunity. I found it in UandIWIN.

I have known Dan Hagy for 10 years as a friend and I have learned to trust what he says to be true. When Dan said he had an opportunity for me to look at that would allow me transition to a new career, I was eager to listen. Now at first I have to admit when I viewed the program it sounded a bit like one of those "too good to be true and it probably is programs." After viewing the compensation plan several times and then sitting down with Dan and exploring the program in detail, I found UandIWIN to offer the exciting and incredible opportunity I was looking for.

There are several key points this program offers that made it appealing to me. The first is that I can invite agents to join and begin to build a down line while still being employed in my current position. This is very important to me because I currently make a comfortable salary with good benefits. Since I am a "green horn" in the insurance business I don't expect to break the bank immediately with personal sales. I have much to learn there. I am sure that the All Star product line up this team has will help sell itself though. The second attractive point of the program is that my down line will be vested for life (as long as I am licensed). This was very appealing as well since the company I work for just eliminated all retirement benefits and stopped contributing to the 401K plan. I looked at this as an opportunity to build a future retirement income. The third and most important part of the program that really got me on board is that Dan and his staff are so eager to help. Remember I am new to this industry and without a great support team I would not likely make such a career change.

In closing, if a rookie like myself can see the potential of what I can become in this program, imagine what a seasoned veteran of the industry can do. I recommend joining a live webinar soon to learn how UandIWIN can work for you."

"UandIWin is designed for two types of agents. The first is the agent that is strictly a producer. The power of the UandIWIN network allows that agent to realize full street commission as well as bonuses without having to maintain volume with any ONE company. The second is the agent that has, or wants to build a team. UandIWIN has the power and resources to license, train, and RETAIN any level of agent. Both of these types of agents now have an income generating partner that is second to none! If you are in the insurance industry, UandIWIN is without a doubt exactly where you should be!"

**LENO GEROMETTA**



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**KIMBERLY PIGEON**

“UandiWIN has been a very positive experience, in an industry where this isn’t always the case. The product offering is complete whether your focus is health insurance, life insurance, annuities or senior market. The management team is always researching other options to enhance our sales opportunities.

Most importantly to me, the staff at UandiWIN has done everything they committed to and more. The climate is UandiWIN doesn’t sell insurance. This is our job and we, the agents, are their sale.

I have never been part of an organization that uses and focuses all their resources to make sure we have every tool needed in the field to be successful. Although a large organization, they are open to field suggestions.

If you have been in the insurance industry for any period of time, or are looking to get into the insurance industry, this company offers a home to truly build a career and living, not just to the select few in a hierarchy, but to all those who are willing to work and see the vision of success.”

