

**KMG America + You.
What a recipe!**

**We can cook up something
really special together.**

Do the math:

Great ingredients = brilliant results.

That's why KMG America wants you to be part of our recipe for success. That happens to work both ways: we can be a great addition to *your* recipe for success as well. Read on and see what we've got cooking. It's really delicious – and *it's good for you, too.*



**Why you and KMG America? The
answer is simplicity itself. Literally.**

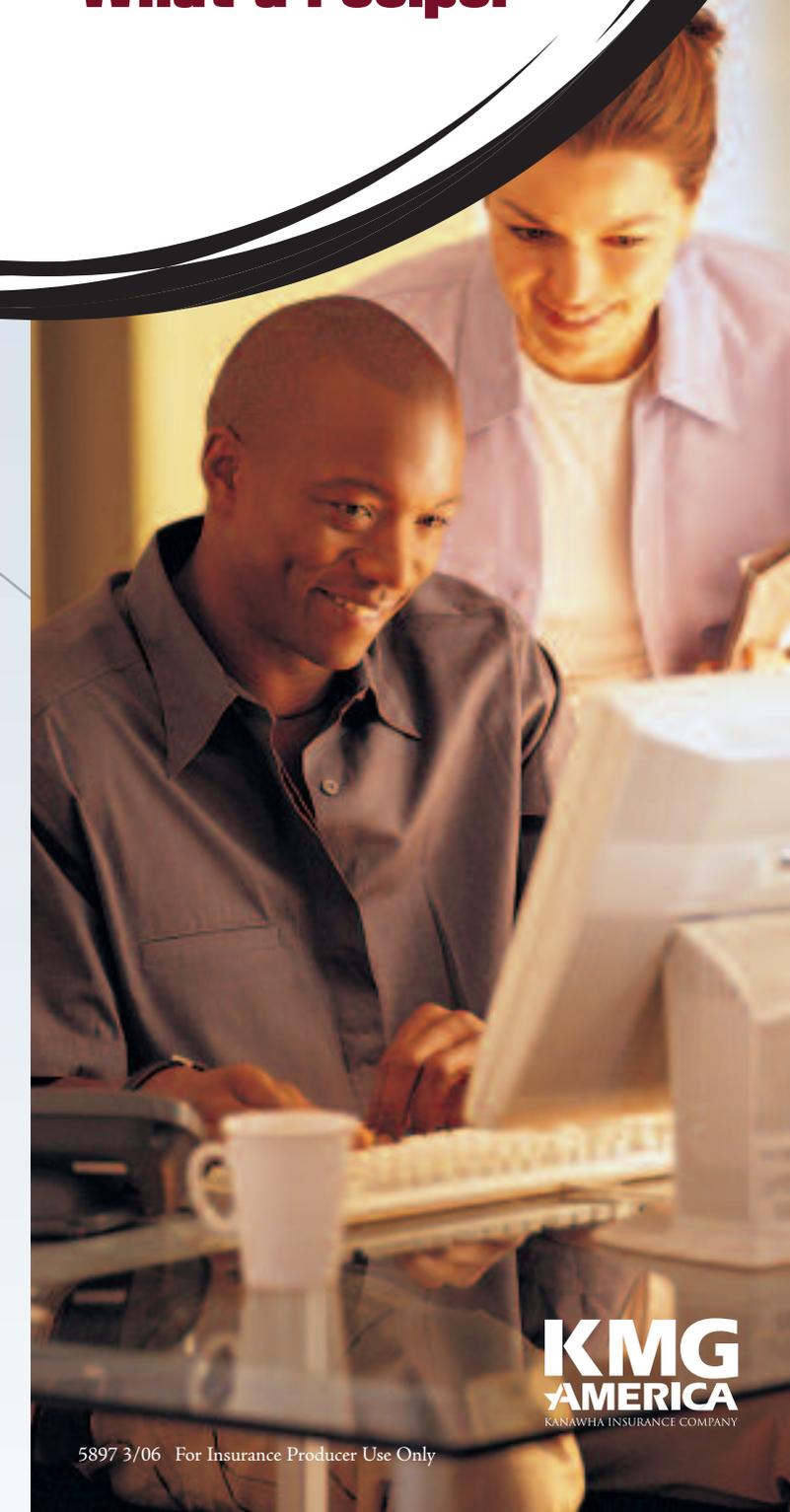
We've put together an exceptional bundle of specialty worksite products all under one proverbial "roof" (*with a commission level that is exceptionally appetizing!*).

It makes more sense for you and your clients as well, to have *one source* that can fill virtually any kind of coverage and service need. It's a brilliant combination of economy and efficiency. It makes selling easier for you and service easier for your customers. It just plain adds up.

**KMG
AMERICA**
KANAWHA INSURANCE COMPANY

P.O. Box 610
Lancaster, SC 29721
Toll Free 1-877-378-1505
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Website: www.kmgamerica.com

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**KMG
AMERICA**
KANAWHA INSURANCE COMPANY

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Feast your eyes on this short menu of our product offerings. All prepared to order – just for you:

Life:

- Whole Life and Term Life policies that include Critical Illness and LTC* Riders

Disability:

- Individual and Group Chassis products available; individual policy offers benefits up to \$5,000 a month for 3 years and a built-in gap-builder that allows you to *stack on coverage with one policy*.
- **COBRA Rider** – Add this great door opener to any disability product; reimburses COBRA payments if insured is disabled.



Cancer (two solutions):

- A one-time lump-sum payment up to \$50,000 or an annually restorable plan that pays 100% of usual and customary charges.
- **Return of Premium Rider** returns all premiums if no claim is made after 20 years – available on both Cancer products.

Accident:

- Reimburses costs for accident, hospital, ambulance and intensive care... claims paid at **100% of actual billed charges** up to annual maximum elected.
- Four levels of coverage and optional 24-hour Rider are available.

Supplemental Medical Plan:

- A good option for smaller groups.
- Provides both inpatient and outpatient related benefits.
- Benefits include a flat reimbursement fee for hospital and doctor visits.



Critical Illness:

- Provides coverage for one or all three leading causes of death: cancer, heart attack and stroke.
- **Return of Premium Rider** returns all premiums if no claim is made after 20 years.

Flexible Spending Account [FSA] and Premium Only Payments [POP] plan are available.

For dessert, some nice selections to make your workday just that much sweeter...



- E&O paid for by KMG America [production requirements required to qualify for reimbursement]
- Full selection of electronic-enrollment options through KMG ONE
- All electronically enrolled applications are processed within 24 hours and sent out to your account within the same time frame. We'll even provide you with a specialist to help set up your case at no extra cost to you and give you \$1 per application *just for using KMG ONE*.
- POSS
 - Access our Point of Sale System [POSS] via our tasty new website, www.kmgamerica.com to generate rates on the fly. This system will let you make only state-approved selections pertaining to benefits and options. Use them to generate a customized flyer with key product [and selling] points on the front and rates on the back. We can even generate the rates and include them as part of your proposal.
 - Dedicated KMG America *worksite resources* [personnel]
 - Toll-free numbers to call; *real people* to talk to



- Comprehensive marketing tools plus the ability to *personalize them on your own*, as needed
- Customized RFP's
- Instruction materials and brochures are a phone call or download away
- Forms and many other materials can be downloaded from our website
- Persistency Bonus [applies exclusively to Life sales]

And last but not least: an inspiring level of commissions, proportioned to satisfy virtually any appetite.



May we take your order now?

If any or all of the above has caused you to work up an appetite for partnering with KMG America, it was purely intentional.

A famous wit once said that the only way to deal with temptation is to give in to it.

So please, give in to temptation and contact your Regional Marketing Director.

We think you'll like what you hear.

**LTC refers to special working-years coverage for serious injuries or illnesses, rather than conventional elder-care LTC.*