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A Licensed Insurance Specialist  
**(800)770-0492**

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Licensed Medicare Part D agents represent virtually every insurer in the United States. No one knows the rules and regulations of the Medicare industry better than the local insurance agent.

## Medicare Part D Rates: 2012 And 2012 Compared

### Medicare Part D Rates - Mutual Letter

Hello Peter,

As per our brief conversation, the following is my step by step plan to be Mutual of Omaha's #1 FMO.

Instruct my telemarketers to call every insurance agent in America (we have the contact data on approximately 75% of active agents). My telemarketers state 12-15 sentences (the agent does not talk - it is a very effective call). We invite the agent to our free lead program and daily conference call. We just installed a 150 line dedicated enterprise level PBX phone system integrated with a progressive dialer/ customer relationship manager. As a side note, my in house tech wizard is the one who figured out how to integrate the CRM (customer relationship manager) with the PBX phone system and within a few months we will be selling this phone system to large corporations such as yours. Normally, the phone system would cost \$1,500 per seat!

We are telemarketing, literally, every insurance agent in America with a few telemarketers. We are using our customer relationship manager (Goldmine) to keep track of d... group the agents.

I am seeing the profits of my system, (currently \$40,000 per month in profit) and we have just installed the professional phone system. We will be hiring more and better telemarketers, programmers, web designers, etc.

Despite my identity theft issue from years ago, I recently got a key broker contract from United InsuranceCare when their management was shown that I was getting 15-30 agents every day from my Monday, Tuesday, Wednesday and Thursday conference call pitching AIM Health Plans (a guaranteed issue health insurance plan).

I had one of my telemarketers call all my agents (we have contracted 2,000 agents with AIM) and a hundred or so have contracted with United Insurance. We got the top contract from www.dentalplans.com [http://www.dentalplans.com/] and are their #1 recruiter with 505 agents, but Dentalplans.com is an inexpensive, low commission product that is not worth telemarketing.

In order for the agents to actually make lots of sales. I soon realized that I would have to create replicated site which would be a cross between http://ahcnsales.com http://www.medicareaide.com/mutual-letter

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[<http://ahcpsales.com/>], <http://df.usabg.net/> [<http://df.usabg.net/>] with a quoting engine ([www.norvax.com](http://www.norvax.com) and [www.quotit.com/](http://www.quotit.com/) are the only two companies offering this).

We hired a brilliant New Delhi, Indian programmer who is working on this project now and we will be moving my entire web design/programming team to India. We already bought a catchy sounding domain name and more likely than not, we will give away our Norvax/Quoteit/USBG//ahcpsales system to individual agents and slowly but surely be America's number one FMO.

This new site/system will be the backbone of my company for years to come.

Our current lead system works as follows. The client visits [www.bestmedicaresupplement.com](http://www.bestmedicaresupplement.com), [www.medicareaide.com](http://www.medicareaide.com), <http://www.guaranteed-issue-health-insurance.com/>, <http://www.guaranteedplans.com>, <http://www.joefloridainsurance.com>, and fills out the form. Immediately, this lead is forwarded to a local agent's cell phone and email. In addition the client is sent to a "thank you" page which includes the agent's photograph and contact information. The client is sent a nicely written email that includes the agents photograph.

There are some flaws in this system that will be corrected with the new replicated site.

\*The agent will have an auto email system that will accompany every lead. In addition, the agent will indicate the outcome of every lead sent to him. Right now, we are just making educated guesses as to which agent has a good close ratio and giving out additional leads accordingly.

On a good note, we are filling out the country county by county with full time successful insurance agents and we are becoming more expert in identifying producers. I am currently the one who speaks with the producing agents and distribute the leads.

For AIM, I give ten leads initially for the first sale and I suppose we'll do the same for the Mutual of Omaha product line. I understand how lucrative being a Mutual of Omaha FMO is.

We'll initially contract the agent for Medicare sales with the intention of the agent selling the entire Mutual of Omaha product line.

I was just offered \$27,000 for <http://beyondquotes.com> (life insurance), and refused to sell the site (even though it generates no leads now). I also own a long term care site called <http://bestlongtermcarequote.com/> which was haphazardly built years ago. There are another 50 or so insurance related websites that I haphazardly built years ago with the intention of putting the sites to use when I figure out this selling/recruiting system.

With a Mutual of Omaha recruiting contract, I will certainly hire additional telemarketers who would be given a [simple guide](#) in order to replicate my communication skills.

There are other ways in which we cause agents to sign contracts. Bulk mails that invite the agent to our daily conference call and free lead system.

Being at the top of the search engine for years already for "Medicare supplement leads", "free Medicare supplement leads", "Medicare leads", "free health insurance leads", "health insurance leads", etc. On a daily basis agents fill out the form and soon thereafter are the agent is in contact with one of our telemarketers. A major goal of my web design/Search engine optimization team will be to move up for "health insurance leads" and the various Medicare related keywords, such as [Humana](#), coverage, etc.

For a few months already, we have been neglecting this aspect of the business. My Indian employees should improve our web sites. Agents have been filling out this form for years and are waiting for me to provide them a product and leads.

At this stage, my technique is to make myself, David Rutstein, personally famous in this business in much the same way that Donald Trump is associated with luxury high rises. Surely, my organization will figure out additional techniques to achieve these goals.

In conclusion, we both know that there are two aspects to this business. Recruiting the agent and then causing the agent to make sales. My business plan, in essence, is to dominate this industry.

11/18/2016

Letter to Peter at Mutual of Omaha

Sincerely,  
David Rutstein  
1-800-770-0492



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