

EXPENSE

HEARING

CRUISES



HOSPITAL INDEMNITY



HOME HEALTH CARE



ANNUITIES

# RECOGNIZING AGENTS SELLING 3 OR MORE PRODUCT LINES

WEEK ENDING 10-12-24



**Marcia Hays**  
Mid South  
Medicare | Hospital | Life |  
Home Health Care |  
ST Nursing Home



**Kevin Hoogeveen**  
Midwest  
Cancer | Heart-Stroke |  
Home Health Care | ACP



**Zach Culp**  
Mid America  
Medicare | Cancer |  
Hospital | Life



**Chris Beisner**  
5 Star  
Medicare | ACA | Hospital



**Andrew McDonald**  
Great Lakes East  
Medicare | Hospital |  
Annuities



**Tim Bell**  
Mid South  
Medicare | ACA | Hospital



**Kamran Zoghi**  
Capital  
Medicare | Life | ACP



**Arthur Brown**  
Mid South  
Cancer |  
Home Health Care | ACP

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When choosing a life product, make sure that life insurance needs are met long-term, especially if personal situations change — for example, marriage, birth of a child or job promotion. Weigh the costs of the policy, and understand that life insurance, and long-term care coverage linked to life insurance through riders, has fees and charges that vary with sex, health, age and tobacco use. Riders that customize a policy to fit individual needs typically carry an additional charge. The payment of long-term care rider benefits, as an acceleration of the death benefit, will reduce both the death benefit and cash surrender values of the life policy. Additionally, policy loans and withdrawals will also reduce both the cash value and the death benefit. Care should be taken to make sure that life insurance needs continue to be met even if the rider pays out in full, or after money is taken from the life policy. There is no guarantee that a rider will cover the entire cost for all of the insured's long-term care, as this may vary with the needs of each insured.