



MORGAN WHITE
— GROUP —

Insurance and Administrative Solutions

CORPORATE PROFILE

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David R. White
Chief Executive Officer

In 1987, John J. Morgan and I founded Morgan White Group. At the time, MWG primarily focused on payroll deduction of supplemental insurance products. Today, MWG has grown into a holding company comprised of eleven wholly owned subsidiaries.

Our success has been achieved by creating and delivering creative insurance products to the marketplace which cannot be found anywhere else. Our guiding principal has always been to find a market, either underserved or not served at all, and design a product to fit that particular market.

Our mission remains unchanged today. Morgan White Group is devoted to continuously developing and providing innovative insurance products to our customers, brokers, and carriers. If you are an employer searching for a way to reduce the cost of your major medical plan, or perhaps you are a broker looking for outstanding products to sell, MWG offers valuable and affordable healthcare solutions for everyone.

Through the years, we have been extremely blessed with success and growth. In my opinion, our achievements are due to the fact the Lord delivers the best people to work for and work with. We are eternally grateful to Him. We will continue to strive to maintain a peaceful and comfortable working environment, above-average wages, and an excellent benefit package for our employees.

The Morgan White Group team looks forward to the challenge of fulfilling our customers' medical, dental, vision, and life insurance needs. We are committed to making the investment in cutting-edge technology, equipment, and personnel in order to provide our customers with the latest, most up-to-date tools available along with superior personal service.

Honesty, cheerfulness, and courtesy will always be the foundation of our relationships with clients, brokers, carriers and staff. Our commitment to this mission is long-term and will not change unless it can be improved. As I look to the future, I see unlimited opportunities to help employers, individuals, families and our senior citizens while growing our family of brokers and insureds while providing integrity, outstanding service, and elite products to any and all markets within the United States and beyond.

David R. White
RHU, Chief Executive Officer



John J. Morgan
Vice-President



Richard L. Eaton
Chief Financial Officer



BROKER SERVICES

A division of Morgan White Group

MWG Broker Services focuses on developing niche products which create solutions for brokers across the country. Our goal is to offer products, services and technology to help give agents a competitive edge. We do

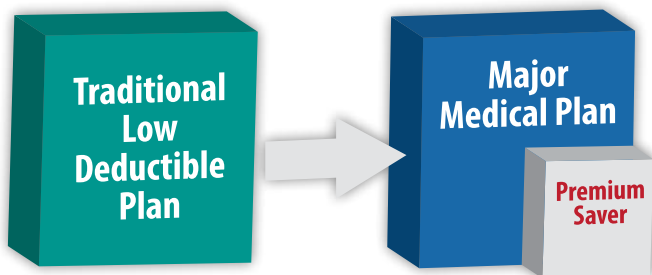


Ryan Eaton
Vice President,
MWG Broker Services

this by creating proprietary insurance products which are unique to the market and then couple them with our technology for ease of use for both the broker and group. From group supplemental products to individual dental and vision plans we have solutions for life and health brokers in all 50 states.

Our main product, the "Premium Saver," is an employer sponsored group supplemental insurance plan designed to help reduce the cost of group medical insurance. Premium Saver is not your typical Gap Plan. It was designed differently than any other group supplemental insurance plan available. Brokers across the country tell us "It's the broker's secret weapon" and "This product opens up more doors." Ten percent savings are very common when raising the Major Medical deductible and using the Premium Saver. If you are working with a group which has received a large rate increase, the Premium Saver is a solution for your group's problem.

THE Premium Saver



INDIVIDUAL DENTAL/VISION: It's never been easier to sell dental & vision insurance online!

Morgan White Broker Services provides our agents with a free website to help sell dental and vision products online. Just set it up and let the system do the work.

BENEFITS INCLUDE:

- 11 Carriers Available
- Plans Available in 49 States
- No Appointment Fees – Online Contracting
- Great Commission & Rates
- Direct to Consumer Enrollment (No Face-to-Face Required)
- Vision & Dental Plans with No Waiting Periods
- Smartphone Enrollments
- Broker Portal with Customized Marketing Material
- Free Website with a Built-In Quote Engine

GROUP DENTAL: By working with MWG Broker Services, your clients will not only benefit from our outstanding service, you will benefit from the many partnerships we have formed with many of the nation's leading carriers. Our portfolio includes quotes from top names in the industry such as:

- Delta Dental
- Nationwide
- Renaissance
- Careington
- Davis Vision
- VSP

MWG Broker Services offers a wide variety of products designed to meet the budgets and needs of individuals, employers and members alike. Let us help you in developing a plan for success. We want to be your partner.



SENIOR SERVICES

A division of Morgan White Group

MWG Senior Services assists retirees in understanding their insurance options within the complex Medicare system. We



Amber Douglas
Manager,
MWG Senior Services

represent many different insurance carriers, which puts us in a position to find a plan that meets our senior clients' specific needs. This also ensures that seniors will have access to the most competitively priced products on the market with the most financially secure companies. Some of the questions we answer include:

- What are my options when I retire?
- What are the differences between my current group plan and the Medicare system?
- What is the difference between a Medicare Supplement and a Medicare Advantage Plan?
- Is there a difference in Medigap policies?
- What is the donut hole in a Part D plan and can I avoid it?

PRIMARY SOLUTIONS

MEDIGAP POLICIES: A Medigap policy, also known as a Medicare Supplement policy, is health insurance sold by private insurance companies to fill the "gaps" in Original Medicare. Medigap policies help pay some of the health care costs not paid by Medicare due to deductibles and coinsurance for Parts A & B.

MEDICARE ADVANTAGE: A Medicare Advantage (MA) Plan is a health care alternative available to Medicare beneficiaries. When joining one of these plans, generally all Medicare covered healthcare is administered through the plan. This coverage can include prescription drug cover-

age. However, seniors may have to see doctors that belong to the plan or go to certain hospitals to get services.

PART D / PRESCRIPTION DRUG PLANS: The Part D programs started in 2006 and are designed to assist Medicare beneficiaries in paying for their drugs. Private insurance companies provide these plans during certain times of the year. Examining these plans can be very challenging, so we advise seniors to go over plan options with someone experienced in this area, such as our advisors.

SECONDARY SOLUTIONS

DENTAL PLANS: Dental & Vision 4 U is the best online resource for vision and dental insurance plans. We furnish clients with the tools and information needed to make informed decisions about available plans.

LIFE INSURANCE: Over 87% of people across the US are under insured, and close to 30% have no life insurance at all. MWG Senior Services wants to help individuals change that statistic by providing the ability to receive quotes from many different insurance carriers.

LONG-TERM CARE: Statistics show greater than 40% of people over the age of 65 will need long-term care, and that statistic continues to grow. Through the years, long-term care insurance has been made out to be too expensive and complicated. Our advisors assist individuals in finding a plan that is right for their budget and we aim to make the process as smooth as possible.



EMPLOYER SERVICES

A division of Morgan White Group

Employee Management Made Simple

RELATIONSHIPS: Through the development of personal and professional relationships, we create a customized approach for each employer. We assess your unique situation and design strategies utilizing products, services, and technology to make employee management simple and efficient. By providing effective training and implementation of these strategies, we bring human resources, payroll, and benefits together to meet your organizational goals.



Joel Jasper
Manager,
MWG Employer Services
Compliance Officer,
Morgan White Group

PAYROLL:

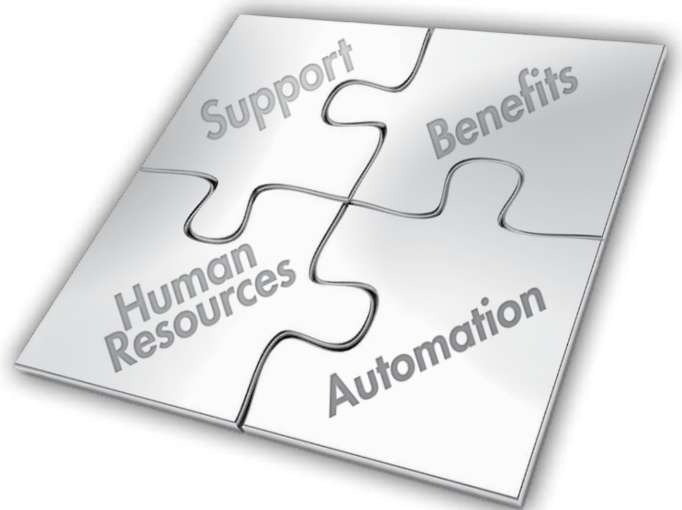
- Payroll Systems
- Human Resources Information System (HRIS)
- Time & Attendance
- Affordable Care Act (ACA) Tracking & Reporting
- Leave Management (FMLA)
- Performance Management
- Recruitment
- W-2's

HR:

- HR Assessments
- Onboarding Processes
- Policies, Procedures, & Employee Handbooks
- Fair Labor Standards Act Assessments
- Other Federal & State Employment Laws
- Job Analysis & Job Descriptions
- Employee Relations, Performance & Discipline Support
- Supervisor & Employee Training
- Investigations

BENEFITS:

- COBRA Administration
- Online Benefit Administration
- Group Health, Cancer, Dental, Vision
- Group Life & Disability
- Cafeteria Plans
- Benefit & Cost Analysis
- Benefit Communication & Enrollment
- ACA Training & Support
- 401(K) Profit Sharing & other retirement plans
- Plan Design & Compliance Consulting
- IRS & DOL audit support



Your formula for HR Resources

Powered by **MWG** Employer Services



MWG INTERNATIONAL

A division of Morgan White Group

Recognized nationally and internationally as one of the most efficient and trustworthy third-party claims administrators in the world, MWG International is a trailblazer when it comes to the international medical arena.



Raul Antonio Pozo
President,
MWG International

Bringing over 45 years experience to the table, the President of MWG International, Raul Pozo, has successfully guided the company's growth for 27 years. Mr. Pozo credits his team of professionals, with more than 70 years combined experience, for helping MWG International consistently prove to be a leader within the international insurance market.

MWG International, located in Miami, Florida has numerous qualified Medical Doctors on board led by a highly qualified Medical Director. With these well respected professionals on our team, claims can be processed quickly and accurately.

MWG International continues to meet the ever-growing challenges and demands for quality and cost-effective major medical insurance in the Latin American and Caribbean markets. MWG International leads the market with quality benefits, competitive prices, stable reinsurance, and unparalleled service to our clients.

MWG INTERNATIONAL PRODUCTS

Our medical products are specifically designed to serve a niche market. If you need a plan which pays claims promptly, as per the benefits offered, and is reinsured by a first-class company such as Lloyd's of London, our products are what you want and deserve.





ADMINISTRATORS

A division of Morgan White Group

Founded in 1997 as the domestic third-party administrator for Morgan White Group, MWG Administrators is licensed or approved to do business in all 50 states, the U.S. Virgin Islands and Puerto Rico.



Jason Peets
*Chief Administrative
Officer,
MWG Administrators*

Over the years, MWG Administrators has established a reputation for service, integrity and know-how throughout the industry. As a result, MWG Administrators is now providing administrative services to over 50 different U.S. based insurance companies, including Delta Dental Insurance Company, United Healthcare Insurance Company, Na-

tionwide Life Insurance Company, Renaissance Dental, and Vision Service Plan (VSP), Standard Life and Accident Insurance Company, AmFirst Insurance Company and Monitor Life Insurance Company of New York.

In some cases we provide complete policy administration solutions but our primary focus is on the “front end” services, which include:

- Online Enrollment System
- Eligibility Management (initial collection/entry and ongoing maintenance)
- Eligibility Data Feeds and Reporting to carriers
- Billing (consolidated and individually billed options)
- Premium Collection, Remittance and Reporting (Initial and Recurring)
- Fulfillment Services (Policy, ID cards, Welcome Kit, etc.)
- Customer Service related to the same
- Online Agent Contracting/Appointment
- Electronic Commission Payment

Additionally, all group, individual and agent clients of MWG Administrators can access their information 24/7 via our client web portals.



MESTMAKER & ASSOC.

A division of Morgan White Group

For over 30 years, MWG Mestmaker & Associates, located in Bakersfield, California, has specialized in Health and Life Administration and Marketing for both public



Tom Mestmaker
Division Manager,
MWG Mestmaker & Assoc.

entities and the private sector. With a vision of growth, in 2013, MWG Mestmaker & Assoc. became a subsidiary of Morgan White Group. MWG Mestmaker & Assoc. continues to build a strong local and national reputation for stability and reliability through quality products and personalized service.

SERVICES WE OFFER

CUSTOMIZED ACCOUNT INTEGRATION: MWG Mestmaker & Assoc. works closely with our clients to build a detailed implementation plan, with the ability to evolve programs as they grow.

DEDICATED ACCOUNT MANAGEMENT: Our clients receive the dedication of experienced account managers and support from a team of experts to facilitate their needs. You can always count on us for the highest level of industry leading customer care and exceptional product knowledge.

INNOVATIVE MARKETING SOLUTIONS: MWG Mestmaker & Assoc. is dedicated to helping small or large brokerages and employers to design and administer specialty insurance products to fit their needs. Regardless of whether your market is local or national, we can help your company move forward by using the newest state-of-the-art insurance programs. We offer comprehensive plan designs and online marketing which can be customized for our clients.

PRODUCTS AVAILABLE:

Group Life Insurance

- Both Employer paid and voluntary life

Group Short Term Disability

- Both Employer paid and voluntary STD

Group Long Term Disability

- Both Employer paid and voluntary LTD

CANCER MEDICAL REIMBURSEMENT PLAN: CMRP is an affordable supplemental plan, designed to eliminate out-of-pocket cancer expenses not paid in full by your primary health insurance plan.

MWG Mestmaker & Associates has a portfolio of solid organizations with long-term contacts because of our unique ability to develop programs suited to the needs of our clients. Organizations we administer insurance include:

- School Districts
- State and local governments
- Unions
- Associations
- Small and large business
- Non-Profits



NEW PROVIDENCE
LIFE INSURANCE COMPANY LIMITED



*Annice Tucker
General Manager,
New Providence Life*

New Providence Life (NPL), a Bahamian Insurance Company, was created because of a deep understanding of the needs of our neighbors and friends. With the backing of Lloyd's of London's strength and security, coupled with the professional administrative services of

MWG International, New Providence Life provides cutting-edge products for every individual need. When it comes to assembling term life, health, dental & vision, disability income protection, critical illness and final expense insurance products for the Bahamian community, the NPL team breaks the mold.

NPL combines fresh ideas with heart therefore, individuals, families and seniors can now obtain the coverage they deserve for a fraction of what it would cost elsewhere. NPL offers affordable healthcare for seniors up to age 85, access to superior healthcare professionals in South Florida in addition to your trusted healthcare providers in the Bahamas. NPL is here to provide options from someone you know and trust in order to help protect your family during difficult times.



AmFirst Insurance Company, an Oklahoma (USA) based insurer, began writing business in 1999 and is rated "B++" (Good), a secure rating, by A.M. Best. AmFirst is authorized as a general insurer to write accident and health insurance in the British Virgin Islands and is licensed in the U.S. AmFirst customers are able to have peace of mind because their insurance policies are backed by world class reinsurers.

AmFirst Insurance Company is a subsidiary of AmFirst Holdings, Inc. of Jackson, Mississippi USA.



For many years, AmFirst Insurance Company, Ltd., has remained a strong, stable, and secure Bermuda based insurer. Always ready to meet the needs of its policy holders, AmFirst continues to make outstanding strides in the supplemental market. Year after year, AmFirst has not only increased market share, but also continues to provide innovative products, creative ideas, superior personal service and cutting edge technology. We look forward to providing you with valuable and affordable healthcare solutions.

AmFirst Insurance Company, Ltd. is a wholly owned subsidiary of AmFirst Holdings, Inc. located in Jackson, Mississippi, USA.



Monitor Life Insurance Company of New York was established in Utica, New York in 1972. For the first 33 years, Monitor Life marketed group term life and individual life products. On January 1, 2011, Monitor Life became a wholly owned subsidiary of AmFirst Insurance Company located in Oklahoma City, OK. At that time, Monitor Life began to sell supplemental medical and dental products in addition to its group term life products. The individual life product sales ceased several years earlier.

Monitor Life has stood strong, stable and secure in both good and difficult economic times, ready to meet the needs of its policyholders. Monitor Life continues to make outstanding strides in the supplemental market and has increased market share year after year. We are excited about what our future holds and look forward to continuing to serve our policy holders with superior customer service.



MORGAN WHITE
— GROUP —

Insurance and Administrative Solutions

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