

ICBN

NEXT  LEVEL

WHAT COMES NEXT:

Recruitment.

Scale Your Knowledge. Leverage Your Network.

The Universal Dream

We all want to make more money...

- Without more hours
- Without more AEP stress
- Without chasing every enrollment

Everyone works hard.

This isn't about working harder—it's about leverage.



Production Alone Doesn't Scale

Individual production has a ceiling

- Limited hours
- AEP compression
- Burnout risk

At some point, personal production caps out.

**The next income level doesn't come from more apps—
it comes from LEADERSHIP.**





The Solution:

Scale What You Already Have

You already possess the leverage:

- Medicare expertise
- Industry relationships
- Credibility

**You've already done the hard part—learning Medicare.
Now it's about monetizing that knowledge differently.**



The Opportunity:

Your Peers

Why pharmacies?

- Trusted by Medicare beneficiaries
- Already asked Medicare questions daily
- Motivated to diversify revenue

**Pharmacies are already in the Medicare conversation—
whether they're paid for it or not.**



Your Role **in the Hierarchy**

You are:

- A mentor
- A coach
- A resource

**You are not managing day-to-day operations.
You're providing guidance when needed.**





ICBN Takes Care of the Rest

ICBN Handles

- Onboarding
- Training
- Carrier contracting
- Ongoing guidance

This is the same support you received.





How the Program Pays

You earn Administrative Fees when your downline writes

MAPD enrollments

- \$50 — New Enrollment
- \$24 — Renewal / Switch

**You're paid for leadership and mentorship
—not for writing apps.**

Dollar amounts shown for illustrative purposes only.



Show Me... the Money

Per Store (Annually):

- 24 new T65 MAPD apps
 - $24 \times \$50 = \mathbf{\$1,200}$
- CSNP/DSNP switches @ 4 per month = 48
- 16 switches during AEP
 - Total of 64 switches x \$24 = **\$1,536**
- **Total per store: \$2,736**

Now, assume you have 5 stores in your downline = \$13,680 annually

This isn't a moonshot. This is conservative, realistic production—and it compounds every year.

Dollar amounts shown for illustrative purposes only.



And... That's Just 5 Stores

Now imagine:

- 10 stores
- 15 stores
- Multi-year renewals

**Your income grows ↑
without adding hours to your calendar.**



But, but, but...

'I Don't Want Competition'

- Valid concern. Easy solution.
- Recruitment does NOT have to be geographic.

**No one's asking you to recruit
the pharmacy across the street.**



Control Your Sphere of Influence

You choose who enters your hierarchy

- Different cities
- Different regions
- Different states

You control the lanes.

Protect your book while expanding income.



Recruit Outside Your State

Out-of-State Considerations

- You'll need agent & agency licensing
- Many brokers already hold multi-state licenses

This is an expansion opportunity—not a barrier.



But, *but, but...*

'I Don't Have Time'

- This does NOT add work
- ICBN supports pharmacies directly
- You're available when needed

Think Mentor, Not Manager.



Where Do I Begin?

The best downlines come from **soft affiliations where familiarity, respect, and trust already exist.**

- State Associations
- GPOs
- PSAOs
- Colleges & pharmacy schools

Warm relationships convert better, last longer, and require less effort.



The Bigger Picture

This is about more than income, it's about

- Leadership
- Longevity
- A scalable agency model

This is how brokers move from production to true agency building.



Final Thoughts

- You already built the knowledge.
- You already earned the respect.

So...

Why wouldn't you participate?

**Sometimes the smartest move isn't doing more
—it's letting your experience work for you.**



Your Path

to Becoming a General Agent

A 30,000-Foot View

1. Build Your Future Downline

Identify and engage potential agents aligned with your agency's vision and growth goals.

2. Recruit & Generate Interest

Begin conversations, share the opportunity, and cultivate commitment from prospective agents.

3. Notify ICBN of GA Intent

Formally communicate your interest in GA status and planned growth strategy to initiate alignment.

4. Introduce Recruits to ICBN

Connect interested candidates to ICBN for evaluation, guidance, and next-step readiness.

Your Path

to Becoming a General Agent

- 5. Onboard New Recruits**
Support candidates through onboarding and entry into the pre-licensing pathway.
- 6. Develop & Launch Agents**
Motivate recruits through licensing, training, and preparation for market entry.
- 7. Activate & Scale**
As agents become licensed and productive, transition into GA contracting and begin scaling your agency.

GA status is contingent upon carrier approval, production requirements, and compliance standards. Not every carrier allows every GA structure.

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Thank You!

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Appendix

But, but, but...

Am I liable for what they do?

- Each pharmacy operates under its own agent/agency agreement
- You are not supervising enrollments
- You are not assuming E&O risk for their actions

What happens if I leave or retire?

- Hierarchy income is more durable than personal production
- This model supports long-term income and succession planning

Is this MLM?

- No buy-ins
- No inventory
- No recruiting quotas
- Income tied directly to Medicare production
- This is agency building — not network marketing



But, but, but...

What if carriers change compensation again?

- Admin fees diversify income beyond personal commissions
- More writers = less dependency on individual carrier decisions
- This model spreads risk instead of concentrating it

What if I'm not a 'recruiter'?

- You're not recruiting — you're **opening doors**
- Pharmacies already trust you
- Warm introductions outperform cold recruiting every time
- The best downlines come from soft affiliations, not sales pitches.

