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National Administrators • Greater Metro Agency • The Lynch Group • IRBA

FNA of NJ • 26 Hill Road • Parsippany, NJ 07054 • (973) 257-5558 • Fax (973) 257-5557
The FNA Building • 2003 Jericho Turnpike • New Hyde Park, NY 11040 • (516) 352-7000 • Fax (516) 352-3135
101 Convention Center Drive • Las Vegas, NV 89109 • (702) 893-3050 • Fax (702) 893-8397 • Toll Free (800) 842-4742

Selling insurance is tough. We know that. That is why First National Administrators strives to make the job of selling insurance easy for our broker representatives. In an effort to do so, we have created a functional website that offers a broker access to the tools that he or she needs to make it easy to market the insurance plans available through First National Administrators.

Our innovative and ever changing website has not only valuable carrier information that is updated regularly, but the site provides the tools that enable a broker with access to a computer to run a quote for a client, to search a network for a specific doctor or to download forms. In addition, if necessary technical support is available.

The informational aspect is of great importance as well. All registered brokers are sent important communications about carrier changes, new plans, meetings and much more. Information is another invaluable tool when selling insurance. The more you know, the more information you can pass on to your client.

Yes, we know that selling insurance is not easy, but by providing our broker representatives with the right tools, we are doing what we can to make the job of selling insurance that much easier.

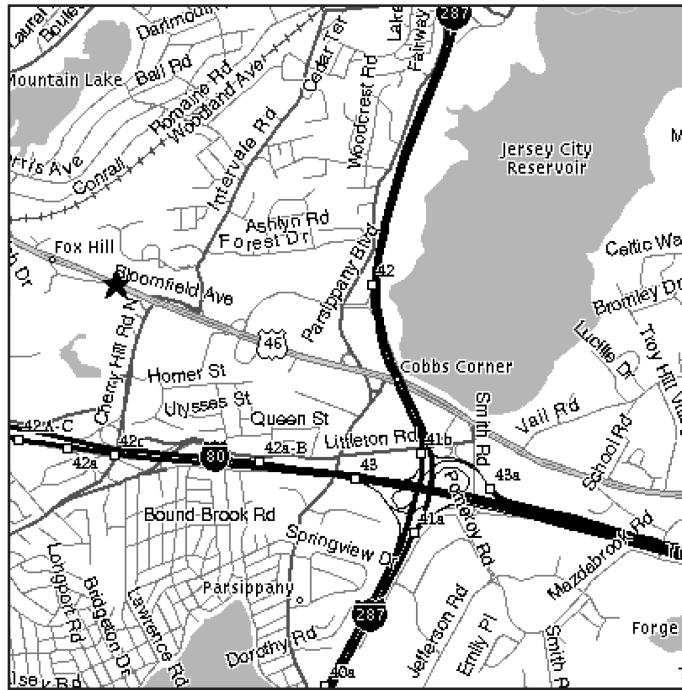


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DIRECTIONS TO FNA OF NJ



From the East:

Take Route 80W to Exit 42B Cherry Hill Road (one exit past 287). Go two lights to Route 46. Make a left turn on to Route 46W. At the next light make a U-turn. This is a jug-handle exit on the right side before the light. You are now heading East on Route 46. Stay to the right. You will go past TGIF, and office building and Marriott Courtyard. Hill Road is just past the Marriott. Make a right. We are the first set of buildings on the right. Number 26 is in the back right hand corner of the complex.

From the South:

Take Route 287N to Route 80W, follow the directions above from the East.

From the West:

Take Route 80E to Exit 42B Cherry Hill Road. Go two lights to Route 46. Make a left turn on to Route 46W. At the next light make a U-turn. This is a jug-handle exit on the right side before the light. You are now heading East on Route 46. Stay to the right. You will go past TGIF, and office building and construction for the new Marriott Courtyard. Hill Road is just past the construction. Make a right. We are the first set of buildings on the right. Number 26 is in the back right hand corner of the complex.

From the North: Take 287S to Route 80W, follow the directions above from the East.



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WHO WE ARE

First National Administrators and affiliated companies is a full service network of health, life, disability income and dental insurance plans. We provide a vast selection of superior products and unsurpassed service. For over 25 years, our group of affiliated companies has displayed a superb track record in the broker community meeting the vast needs in a rapidly changing industry. In addition, our web-site assists the broker in every way by providing many important services to help with day to day activities of active broker business.

The Greater Metro Agency is the health insurance brokerage affiliate. With a knowledgeable marketing staff, product information is just a phone call or mouse click away. We offer customized client proposals and regular informational communications to update our brokers on industry news. Marketing materials are available on our website and can also shipped or e-mailed to you promptly! The Ancillary Department markets and handles all of the ancillary lines such as life, dental, disability income and long term care as well as offering client proposals, rate and plan information, materials and support. This allows you to maximize your sales potential. Our state of the art web-site, www.fnainsurance.com offers on line, real time quoting, carrier affiliation doctor searches and access to all enrollment forms and kits on line. Our goal is to provide broker representatives with the right tools to help make marketing easier. In addition, timely and accurate commission payment is one of our top priorities!

National Administrators, Inc. is the innovative, full service billing administrator with the capability to handle all aspects of billing, enrollments (including on-line enrollment), terminations and administrative responsibilities for any size group.

Independent & Retail Business Associates (IRBA) is a Small Business association offering a variety of products and services to companies of all sizes. IRBA membership is available to self-employed business owners, independent contractors, as well as larger companies. IRBA membership also entitles the self-employed business owner access to "group" health benefits through *GHI, HIP and MDNY*.

American Group Administrators (AGA) is a national Third Party Administrator that will design, implement and administer health plans for companies with 75 employees or more. AGA also can administer Section 125 Flexible spending accounts as well as self-funded plans, a growing trend in today's insurance industry.

Our mission is to provide our broker representatives with access to the most competitive products, offer superior service and provide the tools needed to service your clients. First National Administrators and affiliated companies can service all of your business insurance needs. We look forward to the opportunity to support your sales efforts!



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New Jersey Compensation Schedule for 2007

2007 N.J. COMPENSATION SCHEDULE

Through

First National Administrators and Affiliated Companies

National Administrators • Greater Metro Agency

Aetna	5.5%
Cigna	5.0%
Guardian / Healthnet	5.0%
BC / BS	5.0%
Oxford Health Plans	5.5%*
Amerihealth	5.0%

Effective May 1, 2003, Oxford announced that the commission payout for first-year new groups in the New Jersey small group market was increased from 4.5% to 5.5%. Renewals will continue to be paid at the 4.5% commission level.

First National Administrators or any affiliate company is not responsible for changes made by carriers.
Please note that some of the carriers, in addition to regular commission are offering a bonus commission as well.



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FNA Proposal Request Form

Fax to: (973) 257-5557

ATT: _____ Marketing Rep Name

BROKER/AGENCY NAME: _____

PHONE: _____

FAX: _____

E-MAIL ADDRESS: _____

PLEASE ALLOW A 24-HOUR TURNAROUND FOR QUOTE REQUESTS*

GROUP NAME: _____

COUNTY: _____

ZIP CODE: _____

EFFECTIVE DATE: _____

This information below is needed to provide you with an accurate quote. The information provided is used to determine the appropriate carriers, plan design and suitable alternatives for your client. To prevent delay in getting your quote, please answer ALL questions.

Employees Reside In (Check ALL that apply)

NEW JERSEY OTHER _____

(IMPORTANT! Complete census needed for ALL employees!)

To Determine the proper tier structure, please complete the following for those enrolling.

of Single _____ # of Employee/Spouse _____ # of Employee/Child _____
of Employee/Children _____ # of Full Families _____

Please fill in the following:

Number of FullTime Employees appearing on a WR-30 _____

Number that will participate in the plan _____

Number covered through spouse _____

Other employer sponsored plan _____

Number not interested in coverage _____

Current Plan Information

Current Carrier _____

In-network copayment \$ _____

Out of Network deductible \$ _____

Coinsurance (80/20 or 70/30) % _____

Out of pocket Maximum \$ _____

Current Prescription Card \$ _____

Current Premium S _____ ES _____ EC _____ F _____

Other benefits/riders that your client is interested in _____

Plan to be Quoted

Current Carrier _____

In-network copayment \$ _____

Out of Network deductible \$ _____

Coinsurance (80/20 or 70/30) % _____

Out of Pocket Maximum \$ _____

Current Prescription Card \$ _____

PlanType HMO _____ POS _____ EPO _____ PPO _____

* If you require an immediate quote for presentation purpose, you may visit our website at www.fnanj.com and go to the "BrokerTools" page.

FNA Employee Census For New Jersey Groups

NAME OF COMPANY: _____

ADDRESS: _____ ZIP CODE: _____

REQUESTED EFFECTIVE DATE: _____ PLAN DESIGN AND DESCRIPTION: _____

	EMPLOYEE NAME	SEX	D.O.B.			CURRENT FAMILY STATUS				HOME ZIP CODE	
			MONTH	DAY	YEAR	SINGLE	H&W	P&C	FAMILY		
1											
2											
3											
4											
5											
6											
7											
8											
9											
10											
11											
12											
13											
14											
15											
16											
17											
18											
19											
20											
21											
22											

CARRIERS: (CHECK WHICH CARRIER IS REQUESTED)

AETNA:	GUARDIAN:	OTHER: PLEASE LIST
OXFORD:	WELLCHOICE:	
CIGNA:		

FNA Broker Licensing Information

And affiliated companies

National Administrators • Greater Metro Agency • The Lynch Group • IRBA

FAX TO: (973) 257-5557 Att: Ellen Young

BROKER/AGENT NAME: _____

AGENCY NAME: _____

ADDRESS: _____

PHONE: _____ **FAX:** _____

E-MAIL ADDRESS (IMPORTANT): _____

COMPENSATION SHOULD BE PAID TO:

BROKER'S SOCIAL SECURITY #: _____

D.O.B.: _____

AGENCY TAX ID # : _____

A COPY OF LICENSE MUST BE SUBMITTED WITH THIS APPLICATION.

PLEASE RETURN BY FAX OR MAIL AS SOON AS POSSIBLE SO THAT
YOU CAN BE ADDED TO OUR MAILING LIST FOR UPDATED
INFORMATION, RATE CHANGES, ETC.

2007 Submission Dates & Plan Information For New Business

It is very important that you use the following guide for submission dates when handing in new business. The date shown is the date that First National Administrators must have all applications and premium in **our hands**. Please be aware that many carriers have recently made date changes and some carriers will accept paperwork after the submission cutoff date if you submit with a carrier approved late paperwork submission form.

	HMO	HMO - Non Gatekeeper	POS	POS - Non Gatekeeper or PPO	EPO
(2-50 Lives) Carrier					
Aetna Six days prior to effective date* — effective date(s) for the month - 1st and 15th only	●	●	●	NGP	
Atlantis Health Plans 2-5 subscribers, 14th of prior month — 6-50 subscribers, 19th of the prior month effective date(s) for the month - 1st of month ONLY	●		●	●	
Cigna 6 business days prior effective date(s) for the month - 1st of month and 15th only	●	●	●	●	
GHI 6 business days prior effective date(s) for the month - any day				PPO Flex Select	●
HealthNet (formerly Guardian PHS) 7 days prior to effective date - NY & NJ — effective date(s) for the month - 1st and 15th of month		●		PPO POS Charter	●
HealthPass 21st of the prior month for 1st eff. and 5th for 15th eff. effective date(s) for the month - 1st and 15th of month	●	●	●	GHI Horizon PHS	●
HIP 10th of the prior month effective date(s) for the — month - 1st and 15th of month	●	●	●	●	●
Horizon Two days prior to effective date — effective date(s) for the month - any day except 29, 30 & 31st	●			PPO	●
LIA Health Alliance Two days prior to effective date* — effective date(s) for the month - 1st of month	●	●	●	PPO	●
MDNY Healthcare Nineteenth of prior month effective date(s) for the month - 1st of month		●		●	
Oxford Health Plan Five days prior to effective date effective date(s) for the month - 1st and 15th only NJ - any day of the month			●	●	●
Vytra HealthPlans Five days prior to effective date — effective date(s) for the month - 1st and 15th of month	●	●	●	POS Max Access Only	●
(Groups of 1) Carrier					
Atlantis Health Plans through IRBA 11 days prior to effective date — effective date(s) for the month - 1st of month only	●			●	
GHI EPO Through IRBA 6 business days prior effective date(s) for the month - 1st of month					●
HIP/IRBA 10th of the prior month — effective date(s) for the month - 1st of month	●				
LIA Health Alliance MDNY Enterprise Eighteenth of prior month — effective date(s) for the month - 1st of month		●		●	
MDNY through IRBA Nineteenth of prior month — effective date(s) for the month - 1st of month		●		●	

Please note that this is for plan comparison only. Please call any of our Marketing Departments if you need additional information about any of these plans.

**No Exceptions, FNA not responsible for changes made by carriers.*

NOTE: Some carriers will accept applications after the submission date on a case-by-case basis. Call FNA for more information if you have such a case.

(516) 352-7000 • (212) 947-2200 • (973) 257-5558

Individual Life, Long Term Care and Disability Carriers

LIFE

WILLIAM PENN (NY) - Term, UL, Survivorship

CNA (NY, NJ, CT, PA, FL)

NORTH AMERICAN (NANY) NY - From Preferred to Sub-Standard

AMERICAN MAYFLOWER (NY) - UL

CANADA LIFE (NY, NJ, CT, PA) (LP98) 3/02 Express

UTICA NATIONAL - (Pfd smoker)

TRAVELERS - (NY, NJ, CT)

LONG TERM CARE

CNA - 10% discount to IRBA members

MED AMERICA (formerly Finger Lakes) - LTC and Home Care Only

GE

AMERICAN PROGRESSIVE - LTC and Home Care Only

CONSECO/NY

PRUDENTIAL

DISABILITY INSURANCE

BERKSHIRE/THE GUARDIAN

NATIONWIDE

FIDELITY

UNION CENTRAL

PRINCIPAL

MEDICARE SUPPLEMENTS

FIRST AMERICAN IN NY

UNITED AMERICAN IN FLORIDA

FNA Ancillary Group Product Lines

Our list of Ancillary Lines. FNA can help you quote and implement any of these plans.

GROUP LIFE

MetLife, GE, US Life, Hartford, Unum, 1st Rehab, First Fortis, Guardian

GROUP LTD

MetLife, GE, First Fortis, Unum, Hartford, Guardian, US Life

STD

MetLife, GE, First Fortis, Unum, Hartford, Guardian, US Life

DENTAL

MetLife, Cigna, GE, First Fortis, 1st Rehab, US Life, Horizon Healthcare, 1st Ameritas, United concordia, Guardian, 1st Rehab, Aetna, United Health Plans

DBL

1st Rehab, GE Enhanced, Guardian, Unum

VISION

1st Rehab, GE, 1st Ameritas, Guardian, US Life

GROUP LTC

Unum, Aetna

Supply Requisition Form - 2007

CHECK OFF SUPPLIES NEEDED AND WRITE QUANTITY IN THE SPACE PROVIDED
 FAX IT TO **(973) 257-5557** or visit www.fnanj.com to download the forms you need

Name: _____ Phone #: _____

Address: _____

(IMPORTANT) E-mail Address - FNA can now e-mail many of the forms: _____

<p>AETNA</p> <p><input type="checkbox"/> Enrollment materials _____</p> <p><input type="checkbox"/> Provider Books _____</p> <p><input type="checkbox"/> Licensing _____</p> <p><input type="checkbox"/> Full Broker Kit _____</p>	<p style="text-align: center;">Quantity</p> <p style="text-align: center;">_____</p> <p style="text-align: center;">_____</p> <p style="text-align: center;">_____</p> <p style="text-align: center;">_____</p>	<p>HORIZON</p> <p><input type="checkbox"/> Enrollment materials _____</p> <p><input type="checkbox"/> Provider Books _____</p> <p><input type="checkbox"/> Licensing _____</p> <p><input type="checkbox"/> Full Broker Kit _____</p>	<p style="text-align: center;">Quantity</p> <p style="text-align: center;">_____</p> <p style="text-align: center;">_____</p> <p style="text-align: center;">_____</p> <p style="text-align: center;">_____</p>
<p>CIGNA</p> <p><input type="checkbox"/> Enrollment materials _____</p> <p><input type="checkbox"/> Provider Books _____</p> <p><input type="checkbox"/> Licensing _____</p> <p><input type="checkbox"/> Full Broker Kit _____</p>	<p style="text-align: center;">_____</p> <p style="text-align: center;">_____</p> <p style="text-align: center;">_____</p> <p style="text-align: center;">_____</p>	<p>OXFORD HEALTH PLANS</p> <p><input type="checkbox"/> Enrollment materials _____</p> <p><input type="checkbox"/> Provider Books _____</p> <p><input type="checkbox"/> Licensing _____</p> <p><input type="checkbox"/> Full Broker Kit _____</p>	<p style="text-align: center;">_____</p> <p style="text-align: center;">_____</p> <p style="text-align: center;">_____</p> <p style="text-align: center;">_____</p>
<p>HEALTHNET/GUARDIAN</p> <p><input type="checkbox"/> Enrollment materials _____</p> <p><input type="checkbox"/> Provider Books _____</p> <p><input type="checkbox"/> Licensing _____</p> <p><input type="checkbox"/> Full Broker Kit _____</p>	<p style="text-align: center;">_____</p> <p style="text-align: center;">_____</p> <p style="text-align: center;">_____</p> <p style="text-align: center;">_____</p>	<p>UNITED HEALTH CARE</p> <p><input type="checkbox"/> Enrollment materials _____</p> <p><input type="checkbox"/> Provider Books _____</p> <p><input type="checkbox"/> Licensing _____</p> <p><input type="checkbox"/> Full Broker Kit _____</p>	<p style="text-align: center;">_____</p> <p style="text-align: center;">_____</p> <p style="text-align: center;">_____</p> <p style="text-align: center;">_____</p>
<p>AMERIHEALTH</p> <p><input type="checkbox"/> Enrollment materials _____</p> <p><input type="checkbox"/> Provider Books _____</p> <p><input type="checkbox"/> Full Broker Kit _____</p>	<p style="text-align: center;">_____</p> <p style="text-align: center;">_____</p> <p style="text-align: center;">_____</p>		



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Dear Broker Representative,

Thank you for requesting information about First National Administrators and our affiliated companies. It is our mission to provide you with outstanding service, support and access to the most competitive products in the marketplace today.

Enclosed in our FNA Broker Kit, you will find the materials that you requested and additional useful information for placing your business through First National Administrators.

If you have not previously placed business through FNA, please fill out the enclosed Broker Licensing Information form along with a copy of your license and fax it to our Marketing Department. This will enable us to enter you in our computer database for prompt commission payments and information mailings. You will also receive up to date information about any plan changes to many carriers that we offer.

After you review the enclosed materials, should you have any questions or need additional materials, please feel free to call our Marketing Department at (973) 257-5558 or fax the enclosed Supply Requisition to (973) 257-5557. We look forward to hearing from you soon.

FNAkitBRKRltrNJ.rev10/27/03



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