

UPCOMING PIPAC EVENTS

APRIL

- April 3rd - PIPAC Closed - Good Friday
- April 8th - UHC Tri-Term & Short Term Medical Webinar - 9 AM
- April 9th - Spring Summit - Cedar Falls, IA
- April 17th - Live from PIPAC, It's Friday Morning!
- April 23rd - Nationwide Level Funded Group Webinar - 10 AM

MAY

- May 1st - Live from PIPAC, It's Friday Morning!
- May 15th - Live from PIPAC, It's Friday Morning!
- May 19th - Aflac Group Product Overview Webinar - 10 AM
- May 25th - PIPAC Closed - Memorial Day
- May 29th - Live from PIPAC, It's Friday Morning!

JUNE

- Save the Date - Summer Continuing Education - Details to come
- June 12th - Live from PIPAC, It's Friday Morning!
- June 16th - Delta Dental Group Product Overview Webinar - 10AM
- June 26th - Live from PIPAC, It's Friday Morning!

VIEW FULL CALENDAR AT
WWW.PIPAC.COM

UPCOMING WEBINARS

Check out a series of engaging webinars that offer insights into the latest technology trends, carrier updates, and much more to keep you informed!



LIVE FROM PIPAC, IT'S

FRIDAY MORNING

Get the latest news from our PIPAC experts on carrier and industry updates, product highlights, what's hot, system updates, and upcoming classes!

Join us every other Friday at 9:00 AM!
Scan the QR code to join!
No registration needed!



MEDICARE SUPPLEMENT RATE INCREASE

EFFECTIVE: 4/1/2026



Please be aware that Tier One Insurance Company, a subsidiary of Aflac Incorporated, has filed updated Medicare Supplement rates for Iowa, effective April 1, 2026, with an application date beginning March 1, 2026. Policyholders have been notified.

Below are the approved rate adjustments by plan:

Plan A: +23.65%

Plan F: +23.65%

Plan G: +23.65%

Plan N: +20%

Please review your affected Iowa policyholders and prepare to communicate these adjustments. If you need help generating updated quotes or comparison scenarios, or outreach messaging, please reach out to the Individual Health Department.

 Individual Health
800.765.1710  individualdept@pipac.com

FOLLOW US



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800.765.1710

PIPAC's
**SPRING
SUMMIT**

APRIL 9, 2026 | CEDAR FALLS, IA

Presented By: **Wellmark** 

Discover the latest insights and innovations in the Individual and Group Health space as well as Life and Annuities!

We are thrilled to invite you to PIPAC's Spring Summit, an industry event designed to inspire, educate, and connect professionals like you! Join us for an unforgettable day filled with learning, networking, and growth!

WHAT TO EXPECT:

Dynamic Speakers: Gain insights from leaders who are shaping the future of our industry.

Engaging Breakout Sessions: Tailor your experience by choosing sessions that address your specific interests and challenges.

Expert Panels: Learn from seasoned professionals as they discuss strategies, innovations, and trends.

Carrier Reps On-Site: Connect with representatives from leading carriers at their tables and during speaking sessions to explore their offerings and expertise.

Continuing Education Credits Available

THURSDAY, APRIL 9TH, 2026

Registration: 7:30 AM – 8:30 AM

Conference: 8:30 AM – 5:00 PM

BIEN VENU EVENT CENTER

7400 Hudson Rd
Cedar Falls, IA 50613

**Scan the QR code
below to register now!**





WHERE YOUR HARD WORK MEETS OPPORTUNITY!



INTEGRITY
CONNECT



Your All-in-One Platform

-  **All-in-one CRM Client Relationship Manager**
Our CRM lets you track client policy status, see recent client activity, set reminders and follow-up tasks, and message clients directly.
-  **Stay Organized Dashboard, Tasks & Reminders**
The dashboard gives you at-a-glance insights with Client Snapshot, Policy Snapshot, Recent Activity and your Task List and Reminders.
-  **Makes it Easy Built-in Quote & eApp**
Sign in once to get quotes and send applications. The app fills in your clients' details automatically, so you save time and sell more.
-  **Grow Your Own Business Personalized Website, Email & Phone**
You get your own Agent-personalized Website, email and phone number to help you collect client information, share quotes and capture enrollments.
-  **Stay in touch Automated Marketing**
You can stay in touch with your clients by sending pre-approved, compliant email and text messages to your clients automatically!
-  **Serve More Clients Exclusive Leads**
IntegrityCONNECT® Leads helps you find consumers who have raised their hand for help so you can offer the guidance they need.
-  **Cutting-Edge Innovation Ask Integrity® AI Digital Assistant**
Ask Integrity gives you data and insights to help you stay up-to-date on important information.
-  **Stress Free Organization Ask Integrity® Shopper Tags**
Ask Integrity Shopper Tags automatically generates lists that show which clients may be facing plan disruption.
-  **Information Summaries Automatic Meeting & Call Notes**
Ask Integrity summarizes prior client meetings and calls with one click and they're easy to access in the client's history.

You can serve and manage clients more efficiently with intuitive tools that centralize client data, plan details, and communication history, all while running smoother workflows that help you book more appointments, strengthen engagement, and improve retention. With Ask Integrity, you gain real-time guidance, product information, and support to help you close sales confidently. Agents using IntegrityCONNECT also see significantly higher productivity—submitting an average of 79% more applications thanks to simplified enrollment processes!

Schedule time with Kenny to learn more!

Kenny Bruington | Agent Technology Coordinator
kenny@pipac.com | (319)268-7104

HELPING YOU WIN IN Q2!

As we turn the corner into the second quarter, I want to take a moment to thank you for your continued partnership and commitment to serving individuals and families with excellence. The first quarter laid a strong foundation, and Q2 now offers prime opportunities to accelerate your momentum and grow your book of business.

This time of year, we are uniquely positioned for outreach, relationship building, and strategic selling.

Below are key opportunities I encourage you to take full advantage of in the months ahead:

1. MID-YEAR POLICY REVIEWS

Q2 is an ideal window to reconnect with existing clients. Life changes such as marriage, births, income adjustments, and relocations often occur early in the year. A simple coverage review may uncover gaps or new needs, creating natural opportunities for cross selling life, supplemental, or ancillary products. This is also a great time to start reviewing your Medicare Supplements. These can be underwritten all year long, and this can be a great way to reset these commissions all while potentially saving your clients money.

2. PRE AEP PIPELINE BUILDING (FOR HEALTH AGENTS)

While AEP may feel far away, the groundwork begins now. Use this quarter to strengthen relationships with prospective Medicare and individual health clients. Educational touch points that can include newsletters, check-in calls, or community events give you the ability to build trust long before enrollment periods begin.

3. INCREASING DEMAND FOR LIFE INSURANCE & FINAL EXPENSE

Spring historically brings a rise in consumer interest around financial planning. Position yourself with life insurance, final expense options, and living benefit policies while this trend is top of mind. Many clients who planned to “revisit coverage after the holidays” are ready for these conversations now.

4. GROUP & SMALL BUSINESS OPPORTUNITIES

Q2 is a strong selling season for small businesses preparing mid-year benefit adjustments. This is a great time to revisit local employer groups, offer refreshed quotes, or introduce voluntary benefits that can expand your portfolio while strengthening employer relationships.

5. LEVERAGING DIGITAL MARKETING & COMMUNITY PRESENCE

Agents who stay visible grow faster. Whether it's social media engagement, hosting educational workshops, or simply being present at community events, Q2 provides plenty of avenues to increase brand awareness and attract new prospects. One option often overlooked is LinkedIn. This is a great place to show your expertise in your market.

Your expertise, professionalism, and commitment are what drive our shared success. We're here to support you every step of the way with training, marketing tools, and product resources designed to fuel your growth. If there's anything you need from our team, please don't hesitate to reach out.

Wishing you a productive and prosperous second quarter—let's make it your strongest one yet.

Casey Hoffert | Director of Sales & Marketing

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Health & Life Insurance Brokerage

AN INTEGRITY COMPANY

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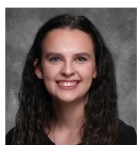
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WORKSITE INCENTIVE



Kick off 2026 with a 5% bonus on your business

FEBRUARY 1 - AUGUST 31

Now through August 31st, you can earn an extra 5% for every new Cincinnati Life Worksite case you write. Whether you're an experienced worksite producer or looking to bring worksite solutions to your groups or employers for the first time, now is the ideal time to start the conversation.

Why Worksite Is A Great Fit For Your Groups

- No cost to the employer
- Enhances existing benefits package
- Boosts employee retention and satisfaction
- Guaranteed issue options
- Portable coverage for employees

Cincinnati Life Worksite gives you a reason to re-engage your existing groups or employers and get paid for it. It helps you stay positioned as their go-to advisor and opens the door to additional revenue. Revisit your groups, start the conversation, and turn existing relationships into new income today.

Reach out to the Life Dept today to learn more!



Life Dept.
800.765.1710



sales@pipac.com



MEDICARE SUPPLEMENT

Here for your clients
The right coverage can make all the difference

For your clients, choosing the right Medicare coverage is one of the most important decisions they'll make. INA Med Supp provides plans that are there for your clients every single day, with benefits that can help. A Medicare Supplement insurance policy helps your clients manage their health care expenses.

Clients choose their own plan options

INA Med Supp offers plans A, F, G and N with varying amounts of coverage, designed to fit various lifestyles, budgets and needs. The plans available may vary by state. Premiums vary according to the amount of coverage provided by each plan. Insurance Company of North America, a Chubb company, is rated A++ by AM Best.

The plans offer attractive features and benefits, including:

- Household premium discount for eligible applicants
- Competitive rates — get great value and friendly service
- No waiting period for pre-existing conditions — clients are covered once enrolled!

Reach out to the Individual Dept today to learn more!



Individual Health
800.765.1710



individualdept@pipac.com