



**Trust Messer's insurance expertise
to lead you safely to the summit.**

July 2026

MESSER
Financial Group

CONTENTS

What You Should Know About Messer	3
Never Captive, Vested Day One	4
Exclusively Messer	5
Legacy Addendum	6
ACA Star Program	7
Medicare Star Program	8
All-In Program	9
MyMFG	10
MyMFG+	11
Extras	12
Agency Building	13
Group Benefits	14
Contact	15
Stay in the Loop	16

Products we offer:

ACA, Medicare Advantage, Medicare Supplement, Life, Final Expense, Annuities, Dental, Vision & Hearing, Critical Illness, Hospital Indemnity, Long-Term, Short-Term, Group Insurance (including Employee Assistance Programs), P&C, Pet Insurance, Travel Insurance, and Identity Theft Protection

As a Messer agent, you're **fully vested from day one**. You have the unique opportunity to grow personally and professionally from the beginning. Take ownership of your success right away!



We support you with everything you need to be successful. With our support, our agents have achieved the **nationwide #1 ranking for ACA enrollment applications**.



Our agents collect **more than \$1 billion in insurance premiums** each year. Our ACA Star, Medicare Star, and All-In agents, on average, collect premiums at **3 times the rate of the industry's typical independent agent**.



You are **NEVER** a captive agent!

What You Should Know About Messer Financial Group

FOR AGENT USE ONLY—
NOT INTENDED FOR PUBLIC DISTRIBUTION



Never Captive, Vested Day One

A captive agent is one who sells insurance for one company. Whereas becoming an independent agent opens the opportunity to sell for multiple insurance companies. But, really, it's so much more.

Messer is an independent FMO, not a captive agency. That means you remain independent and own your book of business.

Our goal is to help you grow your business, not restrict your independence. We have a team of industry professionals to support you as you build your business.

What does that mean for you?

- **Day One vesting** means you own your commissions and renewals from the start
- Technology via quote-and-enroll platforms, CRM, reporting dashboards
- Ongoing Training for Medicare, ACA, Life, Ancillaries, and sales training
- Marketing support for social media, lead generation, websites, compliance, and more

If you're currently a captive agent, we offer release assistance.

When you partner with Messer, your hard work pays off immediately!

When you work
with Messer,
you're in control!



Exclusively **MESSER**

We're proud to say you won't find these unique assets anywhere other than Messer Financial Group.

To learn more about any of the Exclusively Messer products on the following pages, please contact our Marketers (see page 15 for contact information).

FOR AGENT USE ONLY—
NOT INTENDED FOR PUBLIC DISTRIBUTION



Legacy Addendum

A Legacy Addendum protects your book of business and legacy.

We recognize that agents spend their time working to protect their clients and want to provide the same level of security for our agents. Messer Financial is the first insurance brokerage firm that provides a legacy addendum for its agents to ensure that in the event of an agent's death, their MA and ACA commissions will be paid directly to their chosen beneficiaries—even if their beneficiaries do not have an insurance license.*

Legacy Addendum highlights:

- The Legacy Addendum is voluntary and provided at **no cost**
- It is fully revocable at any time
- Your Medicare and ACA book of business is transferred to and maintained by Messer Financial
- Messer agrees to pay the **full amount** of collected commissions (for as long as the policies are in place) to your beneficiaries for **up to 10 years***

*This Legacy Addendum requires carriers to be listed on the form and for policies to remain active.

Call or email our Marketers (page 15) for more information about the Legacy Addendum.



Close more sales with the tools and resources available to ACA Stars!

Contract through Messer for all your ACA products and enjoy a variety of **no-cost** products and services:

- **FREE** client-facing website for consumer enrollment
- **FREE** access to **MyMFG**, Messer's proprietary industry-leading quote and enrollment platform
 - Process enrollments through Enhanced Direct Enrollment (EDE) rather than through HealthCare.gov
- **FREE** access to **MyMFG Connect**
- Ability to opt in to our **Legacy Addendum** to protect your ACA business
- **FREE** access to customizable, CMS-compliant marketing materials through **MyMFG Marketing Studio**
- Agents contracted in a Messer program get an exclusive **MyMFG+ discount**

Partner with
Messer, ranked
#1 nationwide
for ACA enrollment
applications!



MEDICARE STAR PROGRAM

Great news for Medicare agents! It's easy to become a Medicare Star!

By consolidating your Medicare Advantage contracts with Messer, you gain access to these exclusive, **no-cost** products and services:

- **FREE** client-facing website for consumer enrollment
- **FREE** access to **MyMFG**, Messer's proprietary industry-leading quote and enrollment platform
- **FREE** access to **MyMFG Connect**
- Ability to opt in to our **Legacy Addendum** to protect your MA business
- **FREE** access to customizable CMS-compliant marketing materials through **MyMFG Marketing Studio**
- **FREE** AHIP
- Agents contracted in a Messer program get an exclusive **MyMFG+ discount**



When it comes to growing your business, why wouldn't you go *All-In*?

Go *All-In with Messer*, and we'll go all in with you! When you place all your contracts with carriers through Messer, you'll unlock **all the perks included in the ACA Star and Medicare Star programs, plus:***

- Ability to opt in to our **Legacy Addendum** to protect your ACA and MA business
- **FREE** E&O Insurance**
- Ability to join a group insurance plan
- Your own retirement account



**Subject to production requirements*

***Free E&O insurance is only provided to individual agents—not agencies*

ALL-IN WITH MESSER

MyMFG

MyMFG is the industry's first and only quote and enrollment platform that can complete an enrollment process in 6 minutes. Access MyMFG anytime, anywhere in the U.S., with an internet-accessible device!

These features make it easy to find plans that fit your clients' needs:

- View side-by-side comparisons for ACA and MA plans, as well as Supplemental products such as ManhattanLife, Ameritas, and AFLAC Tier 1
- Run product and client reports
- Conduct virtual enrollments with call recording via MyMFG Connect
- Enhanced Direct Enrollment (EDE) lets you process most enrollments through MyMFG rather than Healthcare.gov
- Agent of Record (AOR) monitoring sends an alert when a client acquires a different AOR
- Simplify the quoting process by filtering by provider and prescription, avoiding the hassle of manually checking individual carrier networks

MyMFG is software as a service (SaaS)

- No software to download
- No managing updates (they're automatic!)
- No buying seats for access
- Access anytime, anywhere in the US

MyMFG Connect

Accessible only through MyMFG, this feature provides secure and compliant communication via call, text, and virtual meetings.

Features:

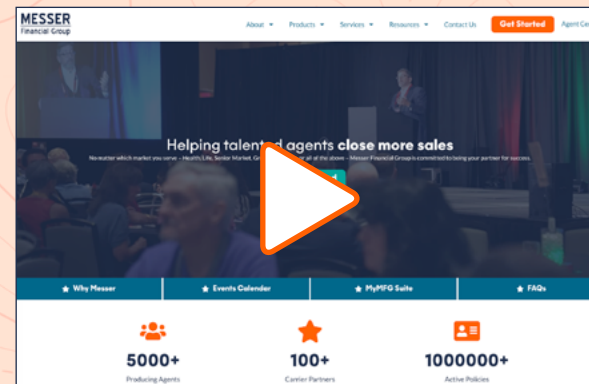
- Voicemail, voicemail-to-email, and visual voicemail
- Automatic call recordings
- Unlimited client text messaging
- Screen notification with caller ID
- Provides a dedicated line separate from your personal mobile number
- Ability to host virtual meetings with your clients
- Mobile application
- Supported on all devices

Do you have downlines?

Streamline your team management process with MyMFG:

- View and manage agents in your hierarchy
- Receive and distribute leads to downlines

Call our Marketers to schedule a demonstration!



FOR AGENT USE ONLY—
NOT INTENDED FOR PUBLIC DISTRIBUTION

Exclusively
MESSER



MyMFG+

MyMFG+ is Messer's Customer Relationship Manager (CRM) designed to streamline your office functions. When you merge your book of business in MyMFG with MyMFG+, you can harness the power of a comprehensive suite of marketing tools.

MyMFG+ features include:

- Connect with current and prospective clients via email, phone, or text message
- Marketing tools such as mass email campaigns, marketing funnels, automations, and more
- Integrate your online calendar for easy appointment scheduling
- Plan, schedule, and manage your social media content with ease

The screenshot shows the MyMFG+ CRM interface. On the left is a dark sidebar with a navigation menu. The main area is titled 'Opportunities' and shows a list of opportunities categorized into four columns: New, Scheduled, Missing Documents, and Enrolled. Each category has a header with a count and a total value. Below the headers are individual opportunity cards, each with a name, a value, and a 'YD' icon. The interface also includes a search bar, a 'Add opportunity' button, and various filters and sorting options.



AHIP, CE, & Pre-Licensing

As a Messer agent, you unlock discounts and savings, and in some instances, free resources that will significantly improve your bottom line.

Among other opportunities, Messer agents qualify for:

- **America's Health Insurance Plans (AHIP)** Messer agents qualify for discounted AHIP. All-In program agents get access to FREE AHIP.
- **Continuing Education (CE) courses** Access CE credits with a discount exclusive to Messer agents.
- Register for courses such as **Health Pre-Licensing** or **Life Pre-Licensing** and receive a discounted rate when using a discount code exclusive to Messer agents.

Contact our
Marketers for
information
about savings
on training and
certifications.

Group Benefits

Building your business is more than seasonal. Our Group Benefits division will equip you with well-crafted group plans. Our plans are proven to solve employer and HR challenges by offering plans that attract, recruit, and retain top talent. We pay commissions!

Show employers how to leverage group insurance ancillary benefits in order to:

- Recruit top-tier talent
- Stop the revolving door turnover
- Retain talent for new growth
- Build a stronger company culture
- Create a healthier workforce with less absenteeism due to illness
- Strengthen employee loyalty

Bring added value to an employer with plans to support their Employee Assistance Programs (EAP) with products like **pet insurance** and **identity theft protection**.

Whether you sell group benefits or refer business, you are supported by Messer's tools, resources, and skilled agents. Ask a Marketer how you can maximize your opportunities.

Group benefits
are key to
elevating your
business and
reaching
new heights.

Research shows:

- **1 in 10** employees would take a pay cut for access to better benefits
- **26%** of employees would leave their current job for access to better benefits
- **40%** of employers believe workers would leave their jobs to find employment that offers benefits
- **82%** of employees feel that their benefits give them a greater sense of overall stability

GET IN TOUCH

Email

getinfo@messerfinancial.com

Connect with us!

<https://info.messerfinancial.com/start-your-journey>

Charlotte, NC

(866) 398-5150 (ext. 8215)

2401 Sardis Rd. North Suite 110
Charlotte, NC 28227

Dallas, TX

(945) 766-4442

4100 Alpha Rd. Suite 472
Dallas, TX 75244

Messer's
Marketing
team is always
happy to help!



FOR AGENT USE ONLY—
NOT INTENDED FOR PUBLIC DISTRIBUTION



Stay in the Loop



Email

Our emails keep you in the know about new products, services, and webinars.



Events Calendar

Visit our events calendar for upcoming webinars, education, meetings, and carrier events.



News & Blog

Stay updated on the latest compliance changes, SEPs, carrier products, and industry updates.



Wednesday Webinars

Check out live and on-demand webinars loaded with valuable carrier info such as new products, bonus opportunities, certifications, and more!

Social Media



- f [Messer Financial](#)
- yt [@MESSERFinancial](#)
- ig [messerfinancialgroup](#)
- st [messer_financial_group](#)
- in [Messer Financial Group](#)
- u [u/messer_insurance_FMO](#)