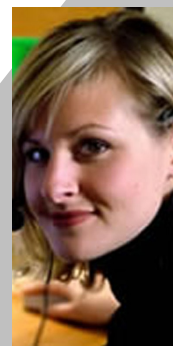


**Welcome** and thank you for considering **UMS** as a source for products, marketing and “backroom support”. We are a **full-service** organization. We pride ourselves on personalized attention and the professional experience our staff can provide.

## **Here are some of the Reasons to Choose UMS:**

- Signature customized marketing support in both traditional sales concepts as well as advanced market case design. We are with you every step of the way.
- Access to the top carriers in the industry with literally thousands of products at your fingertips. We are continually searching for new and innovative products to keep you on the leading edge of competition.
- Exclusive personalized training support, educational workshops, CE Classes and a pilot program for clients too!
- We pride ourselves in offering you Unique Niche market opportunities such as: Premium Financing, Women's Market and Turnkey Pension Planning with NO securities license required!
- Access to carriers with Living Benefit Riders!
- State of the art website.
- Production rewards like no other. Convention trips to 5 diamond first class hotels around the world.
- No voicemails. Always talk to a live person to discuss your case.
- Access to Broker Dealers
- A family oriented staff with the expertise in every field to help you close a case. We have been in business since 1984.



We look forward to having you contact us so we can answer any questions you have and customize our support to your agency's needs. ***Together we can help you boost your sales and income!***

Remember to visit our website at [www.callums.com](http://www.callums.com)

Thanking you,

Mary Ann Lacey-Gray, CLTC  
President

*Be in business for yourself, not by yourself!*

# **800-524-1774**



*Always there for you.*