



INTEGRITY

FAMILY

SERVICE

RESPECT

who we are



what is it that we do?
WE HELP



**We distribute
state regulated
benefits**

**We educate
on the different
types of insurance**

**We help fill in
the gaps where
Medicaid, Medicare
& Social Security
fall short**

**Find benefits
and discounts
to save you
money**



CERTIFICATE OF ACCREDITATION

*North American Senior Benefits,
Inc.*

Valid Through August 2024

THIS COMPANY UPHOLDS THE BBB STANDARDS FOR TRUST

- Embody Integrity
- Tell the Truth
- Advertise Honestly
- Be Transparent
- Honor Promises
- Be Responsive
- Safeguard Privacy
- Build Trust



LICENSED WITH THE STATE

State of



Louisiana

Commissioner of Insurance

certifies that

Michael William Cammarata Jr
920 Poeyfarre Street Unit 218
New Orleans, LA 70130

*has properly met the requirements for licensure of the
Louisiana Department of Insurance.*

License Number: 537628



License Code

Producer - Life

Issue Date

05/20/2011

Expiration Date

10/31/2024

Handwritten signature of James J. Donelon.

James J. Donelon
Commissioner of Insurance

LICENSED WITH THE STATE



Qualification Effective Dates
Life Agent/Agency 11/07/2019

MICHAEL WILLIAM CAMMARATA

NPN: 16235237

920 POEYFARRE STREET UNIT 218
NEW ORLEANS, LA 70130

is authorized to transact business as described above

License No: 2467817 Issue Date: 11/07/2019 Expiration Date: 10/31/2025



MISSISSIPPI
INSURANCE DEPARTMENT

Mike Chaney
Commissioner of Insurance

Mark Haire
Deputy Commissioner of Insurance

License

Insurance Producer
Life

MICHAEL WILLIAM CAMMARATA

920 POEYFARRE STREET UNIT 218
NEW ORLEANS, LA 70130

is authorized to transact business as described above

License No: 10801189 Issue Date: 10-10-2021 Expiration Date: 10-31-2025

Generated by Sircon 307186329

STATE OF ALABAMA

License No: 3000831063

DEPARTMENT OF INSURANCE

NPN: 16235237

MICHAEL WILLIAM CAMMARATA

LICENSE TYPE	LINES OF AUTHORITY	LOA EFFECTIVE DATE	LICENSE EFFECTIVE DATE	LICENSE EXPIRATION DATE
Insurance Producer	Life	04/07/2020	04/07/2020	10/31/2021

has fulfilled all of the conditions of eligibility imposed by the State of Alabama, Title 27, Code of Alabama and is hereby licensed/registered by this state, in the capacity stated above, and granted the privilege to act with the authority of this license. This license shall remain in effect until the expiration date unless cancelled, surrendered or revoked. Individual licensees must complete continuing education and pay all applicable renewal fees as required by Alabama administrative code prior to the expiration date.

For questions regarding a license, contact the Alabama
Department of Insurance 334-269-3550 or
E-mail: producerlicensing@insurance.alabama.gov

Jim L. Hedging
Commissioner's Signature



Non-Resident Agent
Agent - Life

MICHAEL WILLIAM CAMMARATA

is authorized to transact business as described above

License No: 3361781 Effective Date: 09-11-2020 Expiration Date: 10-31-2024

State of South Carolina

License No: 16235237

Department of Insurance

MICHAEL WILLIAM CAMMARATA

920 POEYFARRE STREET UNIT 218
NEW ORLEANS LA 70130

NON-RESIDENT

Is authorized by this department to sell, solicit, or negotiate insurance for the line(s) of authority shown

LICENSE TYPE	LICENSE FIRST ACTIVE DATE	LICENSE EXPIRATION DATE	LINES OF AUTHORITY
Insurance Producer	06/08/2020	10/31/2025	Life

Subject to Cancellation, Suspension, or Revocation per Statutes.

Michael Wise

FLORIDA DEPARTMENT OF FINANCIAL SERVICES

MICHAEL WILLIAM CAMMARATA

License Number : W731124

Non Resident Insurance License

• 0814 - NONRES LIFE & VARIABLE ANNUITY

Issue Date

03/26/2021

NOTICE - This non-resident license is limited to the classes of insurance reflected above and is further limited to ONLY those classes of insurance for which you are licensed in your home state.

Please Note: A licensee may only transact insurance with an actual appointment by an eligible insurer or employer. If you are acting as a surplus lines agent, public adjuster, or insurance intermediary manager/broker, you should have an appointment recorded in your name on file with the Department. If you are unsure of your license status you should contact the Florida Department of Financial Services immediately. This license will expire if more than 48 months elapse without an appointment for each class of insurance listed. If such expiration occurs, the individual will be required to re-qualify as a Florida applicant. If this license was obtained by passing a licensure examination offered by the Florida Department of Financial Services, the licensee is required to comply with continuing education requirements contained in §26.2810 or §46.280, Florida Statutes. A licensee may track their continuing education requirements completed or needed in their MyProfile account at <http://dfls.floridafin.com>. To validate the accuracy of this license you may review the individual license record under "License Search" on the Florida Department of Financial Services website at <http://www.myfloridafin.com/DivisionAgents>.

Jimmy Patrina
Chief Financial Officer
State of Florida



PRESCRIPTION SAVINGS

GOOD RX PRESCRIPTION DISCOUNT CARD

Discounts of up to 80% on most prescription drugs at over 70,000 U.S. pharmacies including pet prescriptions.

No expiration. No fees or obligations.
No credit card required.

www.goodrx.com



A PRESCRIPTION SAVINGS PROGRAM

Present this card to your pharmacy and provider.



Group ID: TMG

Member ID: Enter

member's 10-digit phone #, then add 2-digit person code.

01=Member, 02=Spouse, 03=Dependent, etc.

Processor: NetCard Systems

Bin #: 008878

Smart. Simple. Savings.

To Use at Participating Pharmacies

- Take your card to a participating pharmacy. The card can be used for all medications; however, not all may be eligible for a discount. You'll always receive the lower cost available to you through either the pharmacy or WellCardRx.
- One card automatically covers all family members at no cost.
- You can use the card for prescriptions not covered by your insurance or excluded from Medicare Part D.



www.OutlookVision.com



www.DenteMax.com

Present this card and your prescription to any participating pharmacy to receive your discount. At the time of purchase, you are responsible for paying the entire cost of the drug, once discount is applied.

FIND A PHARMACY: Call 800-562-9625 or visit www.WellCardRx.com

PHARMACIST HELP DESK: 888-886-5822

This is Not Insurance. It is a Prescription Discount program.

This card is not a guarantee of benefits.

THIS PROGRAM IS VOID WHERE PROHIBITED BY LAW.



DENTAL SAVINGS

DENTEMAX

Visit: **DenteMax.com** to locate a provider OR call customer service at: 1-800-758-1547

State that you are using a WellCardRx Discount Card
Monday-Thursday 8:15am - 7:00pm Eastern
Friday 9:00am - 4:45pm Eastern

Make an appointment with your provider stating that you are a DenteMax member using a WellCardRx Discount Card.



THE NATIONAL ASSOCIATION OF FREE AND CHARITABLE CLINICS

NAFCC is a non-profit that seeks to “broaden access to affordable health care for the medically underserved.” In keeping with its belief that access to health care is a right and not a privilege, the NAFCC ensures that the poor and uninsured can still avail of medical and dental services.

The organization’s has 1,200 clinics found all over the country. You can search for free care from their homepage:

<https://nafcclinics.org> or call **1-703-647-7427**



DENTAL SCHOOLS

Visit: **www.authoritydental.org/dental-schools**

Dental schools offer dental care at about half the cost due to lack of expertise, so it’s a great way to cover procedures associated with dental implants for low-income patients.

Don’t worry, everything takes place under the watchful eye of a team of licensed professionals, so there is no extra risk.



THE DENTAL LIFELINE NETWORK

Dental Lifeline Network provides comprehensive dental care to adults with special needs and seniors across the United States. These patients receive this care through the generosity of a network of volunteer dentists and laboratories.

Visit the website and find the phone and location for the dental lifeline program in your state:

www.dentallifeline.org



HEARING & VISION SAVINGS

FREE HEARING AID (NORTH CAROLINA ONLY)

If you suffer from hearing loss in NC call 1-800-851-6099 for hearing exam, to get fitted and receive one FREE! Single persons \$29,700, Couples \$40,000. Hearing must be between 2 & 7 decibels



OUTLOOK VISION AND HEARING THROUGH WELLCARDRX

Visit www.outlookvision.com to find a provider OR call customer service at: **1-800-342-7188**

State that you are an Outlook & Beltone member using a WellCardRx Discount Card.

Call your provider to make an appointment, stating you are an Outlook & Belltone member using a WellCardRx Discount Card.



HEARING AID PROJECT

Visit <https://hearingaid donations.org/resources> to find a list of national resources to help with hearing aid assistance.



ZENNI OPTICAL

Affordable eye glasses starting at \$6.95 just enter your prescription details or upload a copy of your Rx.

www.zennioptical.com



OUTLOOK VISION AND HEARING THROUGH WELLCARDRX

Visit www.outlookvision.com to find a provider OR call customer service at: **1-800-342-7188**

State that you are an Outlook member using a WellCardRx Discount Card.

Call your provider to make an appointment, stating you are an Outlook member using a WellCardRx Discount Card.




EYECARE AMERICA NO-COST EYE EXAM

Answer a few questions to see if you qualify for a no-cost eye exam.

www.aaao.org/eyecare-america



LAST WILL & TESTAMENT


doyourownwill

[FAQs](#) | [Blog](#) | [About / Contact Us](#) | [Sign In](#) | [Get Started](#)

Always the completely free way to make your will.

START YOUR WILL FREE! →
BROWSE DOCUMENTS →

Last Will and Testament (Will) ▾

Louisiana ▾

Create Document

No account needed, no credit card - just 100% free! - Instant download (Word or PDF)

Last Will and Testament

Distribute your property, name guardians, and appoint an executor.

[Start your Will](#)

Living Will

Let others know your health care decisions.

[Start your Living Will](#)

Durable Power of Attorney

Appoint someone to communicate your decisions if you can't.

[Start your Power of Attorney](#)

Create

- [Do Your Own Will](#)
- [Free Living Wills](#)
- [Planning Guide](#)

Information

- [Do I Need a Will?](#)
- [Can I Do it Myself?](#)
- [How this Site Works](#)

Do Your Own Will Online

Although the end of your life is something you probably don't want to dwell on, deciding what will happen to your assets and personal possessions after your death is important. Preparing a Will is the simplest way to ensure that your funds and property will be distributed according to your wishes.

A Will is a legal document designating the transfer of your property and assets after you die, and can be written by any person over the age of 18 who is of sound mind and memory.

Writing a Will doesn't have to be complicated or expensive. **This site provides a free and simple way to compose your own legal Will online in a few easy steps:**

- Enter basic information (name, address, marital status, children)
- Name a Will Executor
- Describe how you would like your assets to be distributed

DoYourOwnWill.com is a free, online option to create these documents.

THE LAST THING WE DO...

THE MOST IMPORTANT THING WE DO

IT'S WHAT WE SPECIALIZE IN

AND WHAT YOU REQUESTED INFORMATION ON

**WHERE WE HELP PEOPLE SAVE THE MOST
AMOUNT OF MONEY IN THE COMMUNITY...**

**IS HELP WITH FINAL EXPENSE - WITH THE
STATE REGULATED LIFE INSURANCE PROGRAM**

TOP RATED PROVIDERS



WHEN IT COMES TO LIFE INSURANCE

most people fit into 1 of 3 categories

OOPS!



WRONG TYPE OF INSURANCE

Someone who is in a Term Plan that is going up in price (increasing premiums) or going away (expiring)

May have purchased through the mail or the TV

OUCH!



PAYING WAY TOO MUCH

Someone who has insurance but is paying too much for it

Had policy for over 2 years and may qualify for free insurance

UH-OH!



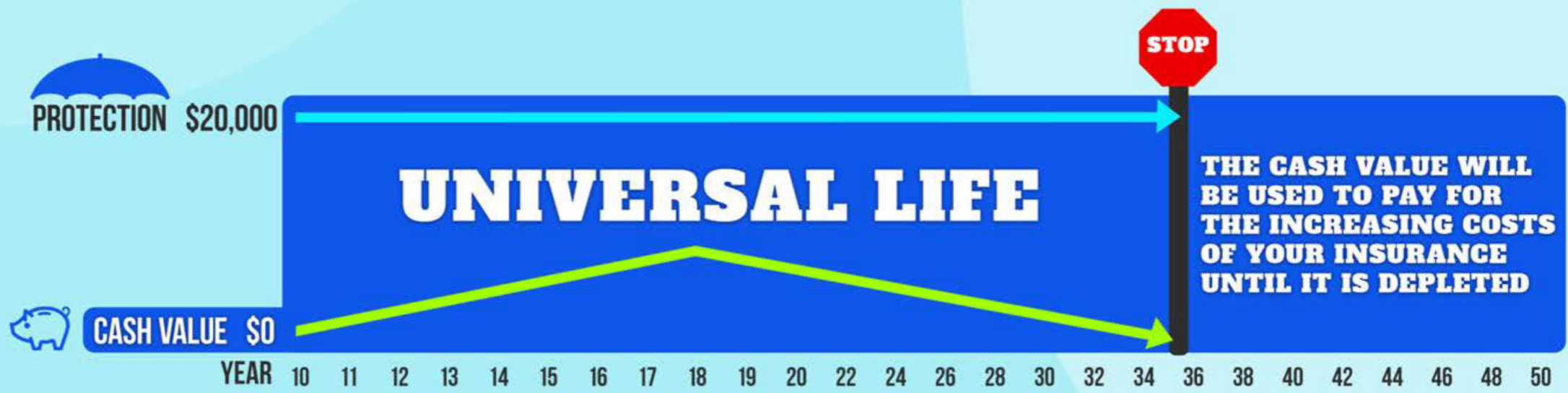
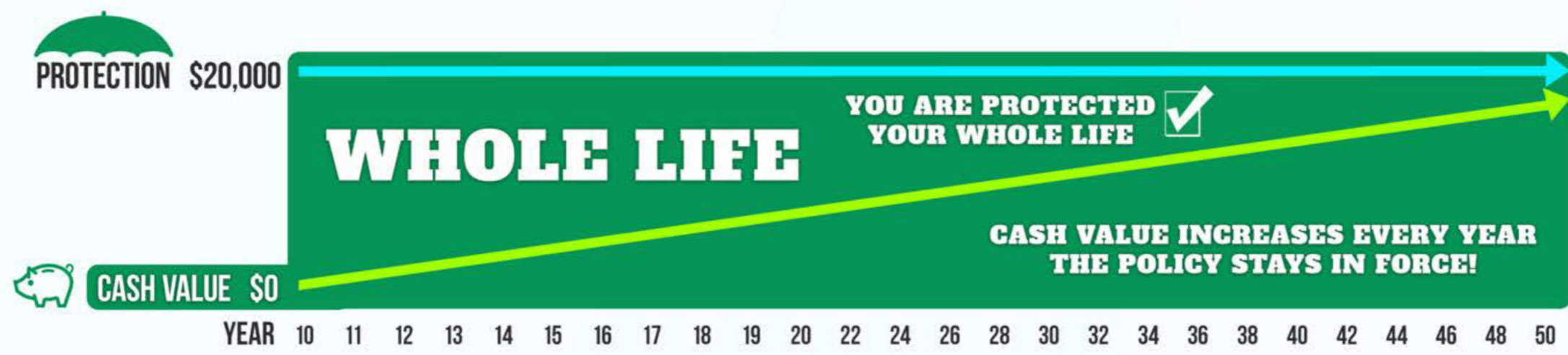
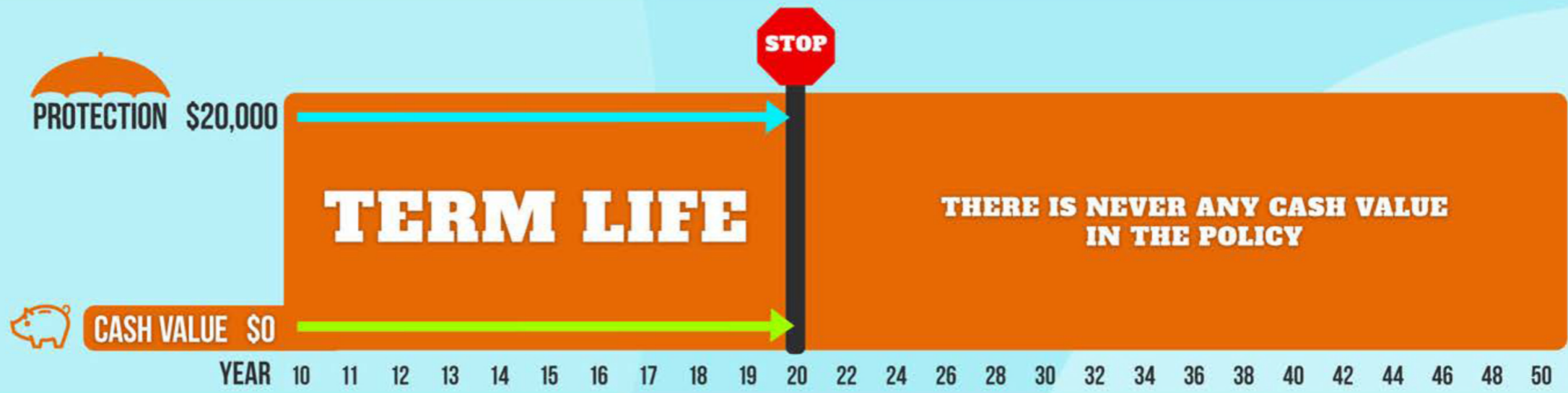
NO INSURANCE COVERAGE

Someone who has NO coverage or doesn't have enough because inflation has devalued coverage or need has changed.

THIS IS THE LARGEST CATEGORY

Which one of these *best* describes you?
Do you have coverage?

TERM LIFE VS WHOLE LIFE VS UNIVERSAL LIFE



THESE GRAPHS ARE FOR ILLUSTRATION PURPOSES ONLY AND DO NOT REFLECT ACTUAL CASH VALUES.

POLICY REVIEW



STEP 1

ENSURE YOUR POLICY WILL
NOT EXPIRE



STEP 2

ENSURE YOUR PREMIUM WILL
NOT INCREASE



STEP 3

CHECK TO SEE IF YOU YOU ARE ENTITLED TO ANY:



FREE
INSURANCE



DISCOUNTS



CASH
BACK



UPGRADES



RIDERS

