

Turn Medicare referrals into recurring non-interest income.

Your relationship. Our Medicare platform.

Built for banks, credit unions, and affinity relationships.

A turnkey Medicare insurance program designed for revenue, compliance, and member/customer support.

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The opening is already there.

Medicare need already exists across your customer base.

Extend the relationship you already have.

Connect customers with Medicare expertise without building a Medicare operation internally.

YOU CONNECT US WITH THE CUSTOMER. OUR TEAM TAKES IT FROM THERE.

Grow non-interest income

Create partner revenue from Medicare relationships already present in your customer base.

Build recurring revenue

Retained annual customer cohorts can continue producing partner revenue beyond the initial enrollment year.

Expand at zero cost

Add Medicare capability without funding internal sales, carrier, compliance, or service infrastructure.

Why Senior Solutions of America

A Medicare platform built on experience, scale, and bank-owned discipline.

We are one of the larger Medicare agencies in the Midwest, now expanding our platform through bank and affinity-program distribution.

150,000+
CUSTOMERS SERVED

95%+
CUSTOMER RETENTION

9%
HISTORICAL ORGANIC GROWTH

Medicare-focused operation

Licensed, AHIP-certified support with enrollment guidance and ongoing customer service.

Bank-owned compliance mindset

A public-bank-owned organization with process, oversight, and vendor-governance expectations built into how we operate.

A simple operating model

Designed to be easy for the financial institution and clear for the customer.

01

REFER

Introduce the customer to Senior Solutions.

02

WE HANDLE MEDICARE

We provide education, guidance, enrollment support and compliance-aligned follow-up.

03

WE SUPPORT THE RELATIONSHIP

We remain a resource for the customer after enrollment.

Turnkey does not mean generic — early partners can shape the model around what works for their institution.

The zero-cost value proposition

No upfront investment. No added staff. No new infrastructure.

\$0

Zero cost to your organization.

Senior Solutions provides Medicare expertise, enrollment support, and ongoing customer service.

No internal build

Avoid launching a dedicated Medicare sales, carrier, compliance and service operation.

No one-size-fits-all pitch

Tailor the platform and handoff process to the way your customers already engage.

Revenue without disruption

Add a Medicare capability while keeping the institution focused on its core relationships.

The 1,000-customer annual model

Partner revenue builds year after year.

Based on 1,000 new Medicare customers annually and 95% retention.

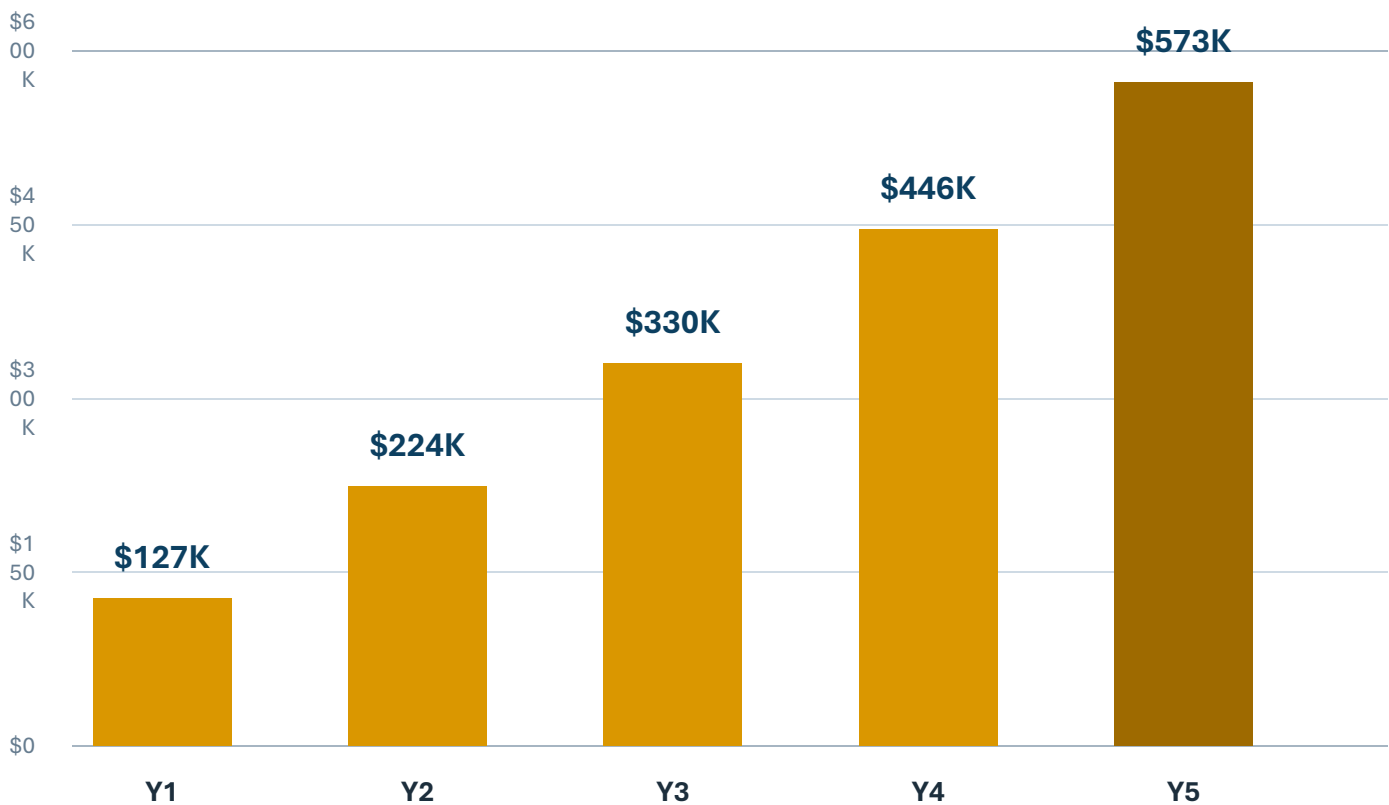


No additional cross-sell revenue is modeled. Product mix, market conditions and commissions will affect actual results.

5-year partner revenue potential

1,000 new Medicare customers annually • 50/50 Medicare Advantage + Medicare Supplement mix

ILLUSTRATIVE ANNUAL PARTNER REVENUE



Annual partner revenue grows 4.5× from Year 1 to Year 5.

\$1.70M

5-YEAR CUMULATIVE PARTNER REVENUE

Model assumptions

- 1,000** new Medicare customers each year
- 95%** annual customer retention
- 9%** annual commission growth assumption

Illustrative only; results vary by demographics and product mix.

Scale it for your bank

Use the 1,000-customer model as a base case.

A \$10B bank typically has 150,000–200,000 households. At roughly 25% Medicare eligibility and 2%–3% penetration, that represents about 1,000–1,500 Medicare customers annually.

BANK SIZE	TOTAL HOUSEHOLDS	MEDICARE-ELIGIBLE HOUSEHOLDS (~25%)	EXPECTED CUSTOMERS (2%–3% PENETRATION)	MULTIPLY MODEL BY
\$5B	75K–100K	~25K	~500–750	0.5x
\$10B	150K–200K	~50K	~1,000–1,500	1x
\$20B	300K–400K	~100K	~2,000–3,000	2x
\$50B	750K–1.0M	~250K	~5,000–7,500	5x
\$100B	1.5M–2.0M	~500K	~10,000–15,000	10x

The model scales with relationship size — the operating burden does not have to.

What makes this different

A bank-friendly Medicare platform, not just another vendor.

Built around trust

Medicare is personal. We position the conversation around education, guidance, and long-term support.

Bank-owned discipline

Compliance, process, oversight and customer experience are part of the operating model.

Expertise

Medicare is what we do — carrier knowledge, enrollment support, renewals, and ongoing service.

Partner economics

Revenue can continue beyond the first enrollment year and grow as retained cohorts build.

Next step

Explore the opportunity for your institution.

We can use a short working session to size the opportunity, confirm fit, and define what a pilot or first-year rollout could look like.

1 Confirm the audience

Households, age bands, geography and existing relationship channels.

2 Size the model

Apply the 1,000-customer base case to your market and customer profile.

3 Build the path

Define the introduction process, compliance guardrails and launch cadence.

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