

## Who is Sterling?

### Our foundation is our strength

At Sterling, we are dedicated to serving the needs of Medicare beneficiaries, their providers and their employers. It is our focus. We take great pride in the quality of our customer service and feel clients should get a real, live person on the phone to assist them.

We believe in excellence at all levels of our organization. Every Sterling employee is engaged in developing better ways to serve our clients and in creating innovative solutions to meet their needs. Our clients come first, and because of that, every business decision we make includes answering the question: "How will this affect our customers?"

### Company History

Sterling Life Insurance Company was established in 1958. In 1999, Sterling entered the Medicare market and expanded its sales force across the nation. Sterling's national licensing and expertise in designing innovative products and services exclusively related to the Medicare population helped Sterling create a unique niche in the health insurance industry. Sterling was also the first to allow beneficiaries to move between certain health plans, as their needs change, without additional underwriting.



### Sterling Today

Sterling is licensed in 50 states, plus Washington, D.C., and has sales offices across the country. We are expanding our national presence as well as our product lines. Our administrative office in Bellingham, Washington is here to support your sales efforts with over 600 dedicated employees. Our Business Development team is constantly looking for new programs to benefit our current and future enrollees.

Sterling markets our products under the name Sterling Health Plans® and our product mix now includes: Medicare Supplement, Medicare Advantage, Prescription Drug, Life Insurance, Long Term Care, Critical Condition/Cancer, and Dental.

As we continue to look at the needs of our customers we will introduce new products that provide value and added services to our enrollees and business partners.

### Financial Stability

In a challenging economy, it's reassuring to know the company you deal with is financially sound and stable. Sterling is rated "A-" (Excellent) by A.M. Best\*. With the dedication of Sterling's executive team Sterling is in a position to lead the way when it comes to providing innovation, value and service.



\*"A-" rated organizations are defined by A.M. Best as Excellent companies and are considered to have a strong ability to meet their obligations

### Home Office Support for You and Your Clients

- Live Customer Service averaging 30 seconds to answer the phone and a call abandon rate of only 2%
- 99% Claim accuracy rate on 7.1 million claims processed annually with a 4-7 day turnaround time
- High Customer Satisfaction with an overall rating of 8.67 out of 10 from our current clients

Enhance your portfolio today by partnering with Sterling for success.

## STERLING Life Insurance Company

Real People. Wise Choices.®