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Unlimited toll-free support will be provided for free as long as the agent reads this User Guide before calling. Please read this User Guide before calling to avoid being charged \$50 per incident.

Unlike other computer programs there really isn't any learning curve with YIO. This can lead agents to believe that reading this User Guide is not necessary. However, without first doing so an agent will not be aware of the multitude of features and functions that have specifically been added to help an agent work smarter and make money easier.

Warranty (Please read before using this program)

System Requirements

1. Windows 98, 2000, ME, XP, NT or Vista
2. 74 MB of hard drive space.
3. CD-ROM drive.
4. 8 MB of memory, 16 to 32 recommended.

Installation Instructions

1. Exit out of all other Windows programs.
 2. Insert “Your Insurance Office” CD into the CD-ROM drive.
 3. The Auto-Play feature automatically launches the installer.
 4. Follow the prompts on the screen.
 5. If Auto-Play does not start the program click on “Start” then on “Run” and type in “D:/Setup.exe” and click Enter on your keyboard.
- Note: if your CD-Rom drive is not the D drive, substitute the letter of your drive for the letter D.

Support

See Trouble Shooting.

The Mechanics of Working in the Program

CAUTION

DO NOT attempt to make any changes in the program. Doing so could cause you to lose all of the information in your databases.

IMPORTANT

DO NOT attempt to reinstall the program on your computer until you have successfully backed up all of your data on a disc. Reinstalling the program once it is on your computer will remove all of the data from the program.

Getting Started

Please read this User Guide before beginning to work in the program. It will only take you a few minutes and will make your first experience working in the program much easier and more enjoyable.

When you open the program you will see the Main Menu. From the Main Menu you can navigate to all functions of the program. We suggest that you click on the button at the top that says Prospects and create two or three records in the Prospects database. Return to the Main Menu and do the same in the Clients database. All of the other functions of the program depend on information in these two databases

NOTE: It is extremely important that you enter data in the "Agent" field in the Clients database and the "Agent lead given to" field in the Prospects database in every record you create. The program needs this information for Mail Merge and many of the reports to function properly.

You will see that some of the fields that have drop down lists already have information in them. The entries are there to give you some options to choose from when you first get started. Use the ones that are helpful, delete the ones you don't need and add new ones that best suit the needs of your office. (Click on Drop Down Lists button in the Main Menu for instructions.)

NEW FEATURES FOR V5.0

Listed below are the new features that have been added to "Your Insurance Office" v5.0. They are grouped together so users of earlier versions can easily locate the changes.

The biggest change in v5.0 is in its appearance and organization. It will no longer be necessary to create a new record for Clients with multiple policies. The top half of the record will be the Client's contact information and the bottom half will display all of the policies the Client has. You can scroll among the policies by clicking the "Previous" and "Next Policy" buttons.

A screen resolution of 1024x768 is recommended. It will make YIO much easier to read and utilize the majority of your computer screen.

Calendar

Major changes have also been made to the calendar. You can now schedule multiple appointments for an individual Client or Prospect. The new calendar, in addition to

displaying the date and time, will also permit the user to enter a short description of the appointment, the type of appointment and a reference to the kind of policy the appointment is for.

The “Your Insurance Office” (YIO) calendar will not only display all of your insurance appointments on the Main Menu, it also allows you to enter personal appointments and tasks. By showing everything you have to do on a given day it insures that you will never have to call a client or prospect back because you forgot about a dentist appointment you had at the same time.

To see only the appointments you have on a given day click on the day of the month in the calendar on the Main Menu. Only appointments scheduled for that day will be displayed. To go back to the “full calendar” click the button that says “Reset Calendar To Today”.

Clicking on the gray square at the far right of the appointment allows you to edit or delete the appointment. If there is a red dot displayed at the end of the appointment it indicates that the appointment is for the current date.

Each appointment for either a Prospect or Client that is displayed in the Upcoming Appointments section of the Main Menu will have a colored square to the far left of the appointment. A green square means it is an appointment for a client, a blue square indicates the appointment is for a prospect. If there is no square the entry will be a personal appointment or task.

User Defined Fields (UDF) – UDF Field Titles can be changed by the user.

There are a total of nine UDF fields in v5.0. There are seven in the Clients database and two in the Prospects database. These fields can be used for any information that will be helpful. The agent can change the name/title of these fields by going to the Main Menu and clicking on the Drop Down Lists button. When the Drop Down Lists window appears, click on the button that says “Change UDF Fields”. In the last column on the right titled “Change Field Name”, delete the information that is there and enter the title you want to use for each of the UDF fields listed. When you close the Drop Down Lists window your changes will automatically be saved. This will enable you to customize the program to suit the individual needs of your office.

Additional fields have been added.

In the Clients database the following new fields have been added: “County” field, “Children” field and “Info” field. Use the “Info” field for any information about that Client that you want to remain prominent such as health information.

In the Prospects database there also a new field for “Health Issues and Meds” as well as one for general information about the Prospect titled “Info”. We have also added a “Lead Temperature” field. This will allow you to identify each lead according to the importance of that lead. A County field has also been added.

A “Best time to call” field has been added to both the Clients and Prospects database letting you enter the most convenient day of the week or time of day to contact your clients and prospects.

1-Step Backup

A button has been added to the Main Menu that when clicked will automatically backup your YIO data to a separate folder on your C drive. Look for the folder that is identified by “YIO-Bkps”. The number associated with each file indicates the date YIO was backed up.

NOTE: This is only meant to be a fast convenient way of saving your data to another location on your computer. It is NOT a secure data backup in the event your computer may crash. To create a safe, secure data backup you should always burn a CD of the “YIO-Bkps” folder and put it in a safe place. DO NOT burn a CD of the YIO-5 folder, all of your data will be located in the “YIO-Bkps” folder.

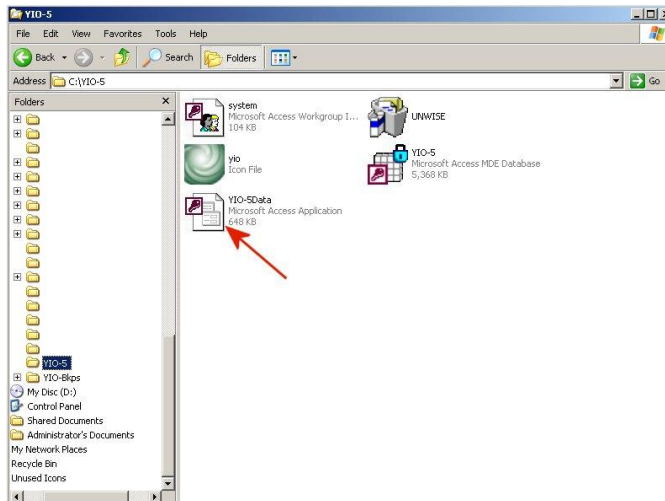
NOTE: Using a memory stick/thumb drive DOES NOT create a secure backup of your data. They do go bad. Backing up your data to an external hard drive may also create problems. If your external hard drive over heats the disc may warp rendering your data unusable. BURN A CD of your data a minimum of once a week. More often if you enter a lot of new data on a given day.

Instructions for backing up the “YIO-5 Data” file from the YIO-5 folder on your C drive.

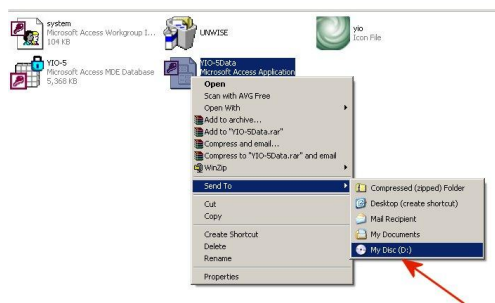
RIGHT click on the “START” button in the lower left corner of your monitor and **Left** click on **Explore**.



When the next window opens scroll down until you see the **YIO-4 folder** and **Left** click on it once. Several files will then be displayed on the right. Look for the one that says “**YIO-4Data**”. All of your data is contained in this file. **It is the only file that you should back up.** If you see a folder that says “Backup” ignore it.



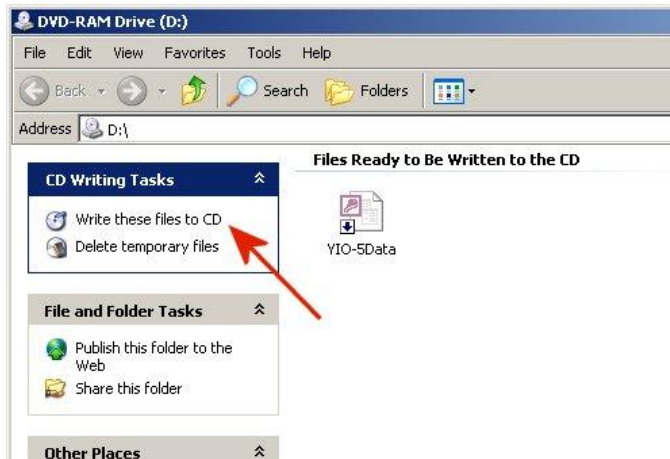
Put your arrow on the **YIO-4Data** file and **Right** click on it one time. When the list appears mouse over “**Send To**” and another list will appear. Look for the option that says **CD-RW Drive** and **Left** click on it.



A message should appear at the bottom of your monitor that says “You have files waiting to be written to the CD”.



Left click on it and it will bring up another window that will show the YIO-4Data file. On the left there should be a box that says “Write these files to CD”. (If you do not see this message click on the word “File” and select it from there.)



Left click on it and the CD writing wizard will appear.

It is recommended that you burn a CD of your data every week, more often if I do a lot of data entry on a given day. It only takes a couple of minutes to burn a CD and would take me days to try to re-enter my data, assuming that I had hard copies of everything and could remember every entry in the Comment box for all of my clients and prospects.

NOTE: Memory sticks are handy for moving data to another computer but DO NOT PROVIDE A SECURE BACKUP OF YOUR DATA. THEY CAN AND DO "SHOOT CRAPS".

Reports

Several new reports have been added to v5.0 to make retrieval of data easier.

Clients Database: "County Report", "Reconciliation Report" for commission statements, "Policy Status Report", "Annualized Premium Report" and "Zip Code Report".

Prospects Database: "County Report" and a "Lead Temperature Report".

Client Activity Summary

Located on the Main Menu is a box titled "Client Activity Summary". It displays the approximate number of policies sold and cancelled for the current month, the current year and for the entire time you have been using YIO. The numbers are approximate but will give you a good idea of your sales activity. The figures will not be 100% accurate because moving clients to either the Prospects database or to Archive and then placing them back into the Clients database will alter the totals slightly.

For more accurate information use the appropriate report listed under "Client Reports" in the Main Menu.

General Information

Copying data from other programs and pasting in YIO.

To copy data, highlight the area to be copied then press “Ctrl” and the letter “C” on your keyboard. To paste that data in YIO press the “Ctrl” key on your keyboard and the letter “V” on your keyboard.

Exporting Client and Prospect information to Microsoft Outlook.

The main reason for exporting your data to Outlook is so it will sync to any PDA. If you don't plan to sync your data to a PDA then there really isn't any reason to use this function of the program.

Specific data has been selected to be exported to Outlook by clicking on the button in the Main Menu titled “Export Data to Outlook”. Simply clicking on that button will export all specified Client and Prospect data to Outlook. After exporting, open Outlook and click on Contacts. “YIO C” preceding the persons name will identify all records from the Clients database and “YIO P” will precede all names from the Prospects database. This keeps the contacts from YIO separate from all other contacts you may have in Outlook and separates Clients from Prospects.

Your business appointments, personal appointments and tasks will also be exported to the Calendar in Outlook. When you open an appointment in the Outlook calendar you will also see the information that is in the Comment box from that client or prospect records.

Any changes you make to the information in Outlook will not be exported back to YIO. However, they can be copied in Outlook and pasted in the Comment box of that record.

NOTE: Working with your data in Outlook is not a support function of “Your Insurance Office”. If you have questions about using Outlook please contact Microsoft.

Syncing to your PDA

The biggest advantage to exporting data to Outlook is that it you can sync all of the data you have exported to Outlook to your Personal Digital Assistant (PDA). You will no longer have to take your laptop with you when you leave the office to have a complete list of all Clients and Prospects as well as all of your appointments and tasks that are shown in the YIO calendar.

See Screen Shot on our website at www.YourInsuranceOffice.com for a sample of the data that exports to Outlook and can be synced to a PDA.

“Agent” Field in the Clients Database & “Agent Lead Given To” in the Prospects database.

When a new agent is added the program will prompt you to enter the additional information. Mail Merge uses this information when printing letters. You must enter this information for Mail Merge to work properly. (See screen shot below.)

Agent Code	Last Name	First Name	Agent Title
Y107405	Hertel	Harris C.	General Area Manager

******* VERY IMPORTANT! It is essential that you enter a name or number in the "Agent" field in the Clients database and the "Agent lead given to" field in the Prospects database in every record in order for Mail Merge and many of the reports to work properly.**

Date / Time Stamp

The program has been set to automatically display both the date and time when entering new information in the Comment Box of the Client, Prospect and Archive databases. It is recommended that you enter log every conversation with both clients and prospects. This will be very valuable during your next conversation with them.

Mail Merge

See Mail Merge section in this User Guide for more information.

Filter/Sort

This is one of the handiest functions of the program for quickly reviewing specific data in all three of the databases. (See Filtering/Sorting below for more information.)



Important: When you have finished filtering/sorting, **DO NOT FORGET** to click the button next to "Remove Filter/Sort. **You must click that button to stop the Filter/Sort selection operation and return your database to normal.**

Commission Field (\$ Comm:)

The "\$ Comm:" field will accept a specific dollar amount without having to enter a number in the "% Comm:" field. To enter a dollar amount without having to enter a percent of commission, click on the "\$ Comm:" field and enter the dollar amount. The "% Comm:" field will remain blank.

Exporting Client and Prospect Data to Microsoft Excel.

Version 5.0 will export all Client and Prospect data to Excel or any other program that accepts CSV format with the exception of information in the Comment box.

Open Mail Merge from the Main Menu and click on the button that says "Export Data". That will open up the "My Documents" window. We suggest you save it to your Desktop instead of "My Documents", it will make it easier to find. Give the file a name you can easily remember like "YIO Excel Import" and the date. Click "Save". Close or minimize YIO and go to your Desktop and double click on the icon you have just added.

"Your Insurance Office" will export data to any program that will accept Comma Separated Value (CSV) format.

NOTE: Working with your data in Excel is not a support function of "Your Insurance Office". If you have questions about using Excel please contact Microsoft.

Reports

Client Birthday Report

A significant change has been made in the Client Birthday Report. It will now print the spouse's birthday as well as the Client's birthday. If the birthday is for a spouse, the word "Spouse" will be shown after the person's name. (See Client Birthday Report for more information.)

Sold Policies Graph

A new report has been added to v4.0 in the form of a Graph. The graph will show all policies sold over the period of time selected for an individual agent or all agents in the database in the form a bar graph. Click on the "Sold Policies Graph" button in the Main Menu and enter the requested information. When you click "View" a graph will be displayed showing all of the different policies that an individual agent, or all agents in the database, have sold. The different policies that are shown are taken from the ones you enter in the "Policy Type" field drop down list. If a policy is not listed on the graph that means that the agent hasn't sold any of that type of policy during the period of time selected.

Annualized Premium Report

This report will convert each policy sold, regardless of the payment method, to the annualized premium amount and totals the annualized premium for the period of time selected for each individual agent. It can be printed for an individual agent or to show all agents in the database. The user selects the period of time they want to be displayed.

Tab Order

The tab order in both databases has been set for the most typical information that would be entered when a new record is created. Data can be entered in the fields that are skipped by clicking on that field.

Support

We prefer to provide telephone support. For phone support call toll free at, 877.633.0808. If we are busy helping others, please leave your name, phone number and the best time to return your call. Support is always toll-free and unlimited for agents who have read this User Guide before calling. If you send e-mail, send it to frank@yio.info and include your name, phone number and the best time to call.

Color Coding

All aspects of the program that utilize the **Prospects Database are color coded Blue** and all those that pertain to the **Clients Database are color coded Green**. This makes identification of which database information you are using easy to see at a glance.

Independent Agents / Managers

Your Insurance Office has been designed to keep track of more than just one agent. Most of the reports are designed so the report can be printed for an individual agent or for all agents in the database.

If you are an Independent Agent representing several different companies, it is recommended that you enter your agent number for each company you represent in the "Agent" field. You will then be able to print reports for insurance sold for each company or for all of the companies you represent by using your different agent numbers.

Both agents and managers can monitor trends in sales, persistency, types of policies sold and cancellations / lapses. Managers will also be able to keep track of every lead given to an individual agent and have a permanent and easy to locate record of the status of that lead.

The program is not case sensitive.

Both upper and lower case letters can be used in any part of the program.

E-mail

Both the Prospects and Clients databases have an E-mail field in each record. You can click on the button next to that field and an E-mail window will appear with that persons E-mail address already in the "Send To" field.

Labels

The program is set up to print **Avery labels sized, 1" x 2 5/8"**, thirty per sheet. In most cases it will also print labels that are 1" x 2 3/4", thirty per page.

Comment Box

An infinite amount of information can be typed in the comment box of the Prospects, Clients or Archive databases. The text will keep scrolling as long as you keep typing information. Enter all information about the prospect or client that will help you identify them at a later date. The names and ages of their children, the name of their dog, the kind of house they live in, any special interests they have and driving directions to their location. This will allow you to mention personal things on your next contact. Nothing impresses people more than for you to remember who they are and the last conversation you had with them. **You must use the Tab key to exit the Comment Box.**

Group Co Field

This field is for agents who sell group insurance. It provides you with a field to enter the name of the company that either the Prospect or Client works for and have their group coverage with. A report can also be printed for each company showing all of the employees of that company who have taken a policy. (If you do not sell group insurance then this field can be used for other helpful information.)

Age - Prospects, Clients and Archive Databases

You will see a number just to the right of the B-day field. That number will always represent the person's current age. When they have a birthday the number will change to reflect their new age.



The screenshot shows a form titled "CLIENT CONTACT INFORMATION". It contains three rows of data. The first row has a name field with "HERTEL", a title dropdown menu with "Mr. & Mrs." selected, and an age field with "45". The second row has a name field with "Harris", a small gray button with "A", a B-Day field with "12/22/60", and an age field with "45". The third row has a name field with "Barb", a small gray button with "L", a B-Day field with "11/30/64", and an age field with "41". A red arrow points to the "45" age field in the second row.

Using Tab or Enter key to move to the next field.

You can use either the Tab or Enter key on your keyboard to move from one field to the next in the records.

Note: The only exception is when typing in the Comment Box. You must use the tab key to exit the Comment Box.

Saving Information In the Databases

When working in the databases, information is automatically saved when you either exit the database or exit that record. If you enter new information in a record and want to print that new information you must exit that record and return to it before printing.

Drop Down Lists in the Prospects and Clients Databases.

Both the Prospects and Clients databases have drop down lists in some of the fields. Drop down lists are there for ease of entry and to insure that the exact spelling, spacing, etc. is entered the same way each time. They are identified by a gray button on the far right of the field.

To add information to the various Drop Down Lists just type the information in the field and when you exit that field a window will appear asking if you want to add that information to the list.

The only exception is the Drop Down List for the "Agents" field. If the agent you entered isn't in the list, a small window will appear allowing you to add the new agent to the list.

To remove items from the Drop Down Lists click on "Drop Down Lists" shown on the "Main Menu" and read the information at the top of the window.

If You Sell Insurance Outside of the United States

The drop down list in the State field in both the Prospects and Clients databases has all fifty states listed and their abbreviation. Additional information can be added to that list by going to the Main Menu and clicking on Drop Down Lists. **For example:** If you wanted to add Puerto Rico to the States list, click on Drop Down Lists. When the window

appears click on States, scroll down to the bottom of that list and type Puerto Rico in the first field and then PR in the next field

Dates – Entering in fields.

When entering a single digit number in any of the fields in the databases that require a date or time, always type a zero (0) before a single digit number. Example: For the date Feb. 9, 1952, enter 020952 in the date field. When you exit that field the date will appear as 2/9/52.

If you are typing dates that are used to get Reports, DO NOT type a zero before a single digit number. Enter the date in the search window as 5/25/09. The program will automatically show the date in the field as 5/25/2009.

Time

Type the time in the Appointment field as 0905am. When you exit that field the time will appear as 09:05 am. For afternoon and evening appointments enter the time as 0535pm and the time will be displayed as 05:35 pm.

Phone Numbers

When typing phone numbers type 8885551212 When you exit that field the phone number will appear as (888) 555-1212.

Note: There is adequate room after both the Home and Work numbers to add an Extension number or short note. You can enter 8185551212 Ext 5469 and it will appear as (888) 555-1212 Ext 5469 when you exit that field. You can also add the best time to call. Example: "Call after 6pm".

Dollar Amounts

If the premium is \$96.54 all you need to enter is "96.54". When you exit that field the amount will appear as \$96.54.

Deleting Records

Records can be deleted from any of the three databases. Find the record you want to delete and click on the "Delete" button in the record you are looking at. A dialog box will appear telling you that you are about to delete one record. Once deleted you cannot restore that record. **Deleting records is not recommended.** The information in that record, although not essential today, may be valuable in the future.

A better option is to send that record to the Archive Database. All the information is retained and that record can be transferred back to either the Clients or Prospects database if that person becomes a qualified buyer or client again.

Conducting Searches

You can conduct a search in any of the fields in the top portion (Contact Information) in the Prospects, Clients and Archive databases To search, first click on the field you want to search. Next click on the binoculars at the top of the database. A window will appear, enter the information you want to search on and, click "Find First". If that doesn't bring up the record you are looking for click on "Find Next". You can continue clicking on "Find Next" until you have viewed all of the records that show the value you were searching.

The search window will remain on the screen during your search and permits you to make changes in each record without having to cancel the search window.

Using an asterisk (*) will be very helpful in conducting searches. This is how you would locate someone if you can only remember that the name of the street they live on is Elm.

1. Click on the street address field in the database
2. Click on the binoculars.
3. Type *Elm* in the search window. (Don't forget the asterisks)
4. Click on "Find First". If that doesn't bring up the record you want click on "Find Next".

Using the asterisk eliminates everything before the word Elm and everything in the field after the word Elm.

When searching in a **date field** you can search a specific date or just the month or the year. To search a specific date, enter the date in the search window as 2/27/2003, DO NOT enter the date as 02/27/03. If you want to search only on the year then enter *2003 in the search window. To search only on the month, enter the month and an asterisk. (2* for February.) The only exception is when searching on January. You must enter the following in the search window, 1/*. If you enter just 1* for January you will also get, October, November and December because they all have the number 1 in them.

Searching **phone numbers** works the same way. **Example:** If you were only able to understand four of the phone numbers from your answering machine, enter an asterisk (*), the four phone numbers and another asterisk (*). *3689*. The program will locate all records that have those four numbers in sequence.

Filtering / Sorting

Filtering/Sorting records is another way a search can be performed in the databases.
"Your Insurance Office®" provides the user with the option of searching by
Filtering/Sorting information in the various fields in the contact portion or top half of the
Prospect, Clients and Archive databases.

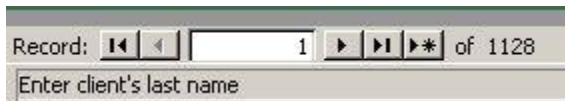
You can Filter the information in any field in those areas by the data that appears in the field. You can also Sort the information in those fields by selecting to put the information in that field in either Ascending Order or Descending Order. To Filter or Sort information, use the buttons in each of the databases as shown in the example below. *After each Sort/Filter do not forget to click on the "Remove Filter/Sort" button before conducting another search or leaving the database. Failure to do so may not restore your records to their original position in the database*



Assume you want to look at all clients or prospects that live in a certain county.

1. Find a record that has the county you are looking for.
2. Left click on the "County" field so a flashing cursor appears.
3. Left click on "Filter By Selection" button. All other records except for the people living in that county will be filtered out.
4. You can now scroll through the database and see every record that contains the name of that county.

Use the "Previous Record" or "Next Record" buttons at the top of the screen to look at each record. You can also use the arrows located at the bottom left of your screen (See screen shot below.) to scroll through the records. The number to the right of the arrows shows the total number of records with the name of that county in the County field.



Before sorting and searching again, Left click on the "Remove Filter/Sort" button. This puts all the records back to their original position in the database.

YIO also lets you sort your records. If you left click on the birthday field to get a flashing cursor then left click on the button marked AZ with the down arrow, all of your records will be in chronological order by the person's date of birth. This will allow you to look at everyone borne in a certain year by scrolling to records with that date.

Moving Records to a Different Database

Records can be moved back and forth among all three databases by clicking on the buttons in each record. In the Prospects and Clients databases the buttons are labeled "Send to Prospects", "Send to Clients" and "Send to Archive". The buttons in the Archive database say "Move to Client Status" and "Move to Prospect Status".

When you move a Prospect to the Clients Database and open the Clients database, that former Prospect will be the last (or newest) record in the database. It will be the one that appears when you open the Clients Database.

If you move a Client back to the Prospects Database, the former client will be placed in the Prospects database in chronological order based on the date that was originally put in the "Date Received" field of the Prospects Database. Once that former Client is back

in the Prospects Database you can position that record as the newest record in the database by changing the date in the "Date Received" field to the current date.

If you move a record from the Archive Database to either the Prospects or Clients database that record will automatically be placed as the last (or newest) record in the database.

Main Menu

When you open the program the first screen you will see is the Main Menu. The buttons in the Main Menu allow you to view and go to all of the different functions of the program.

The "Quick Find Field" in the Main Menu allows you to enter the last name of a person and the program will find that person if they are in either the Prospects or Clients database. This is especially helpful if you receive a phone call and aren't sure if the person calling is a client or prospect or the correct spelling of their last name. Click in the field and begin typing the person's last name. When you find the person you are looking for, click on the person's name or click "Enter" on your keyboard to go to that record. **If that person isn't in the program, press the "Escape" on your keyboard to cancel the search.**

Note: The "Find" field at the top of each of the three databases work the same way except it will only find people located in that particular database. If that person is not in the database press "Escape" on your key board to cancel the search.

Reports. The reports are divided into two categories: Prospects and Clients. (See Report section for specific information about each of the reports.)

Appointments. The "Upcoming Appointments" box will show you all of the appointments you have scheduled for both Prospects and Clients as well as personal appointments and tasks. Next to the persons name it will show you if your appointment is with a Client or Prospect. To the left of the day of the week of the appointment is a small square button that when clicked on takes you to that person's record. All appointments for the current date will have a **red dot** to the right of the person's name.

Calendar. You will see a calendar just below the "Upcoming Appointments" box. By clicking on the arrows on either side of the month and year at the top of the calendar you can change the month that appears.

If you want to see only the appointments for a single day of the month just left click on the day of the month in the calendar and only those appointments for that day will be shown in the Upcoming Appointments box. A red dot to the right of the appointment indicates that those appointments are for the current date. To go back to having all of your appointments displayed, left click on "Reset Calendar To Current Date" button.

To print a list of your appointments, click on "Print Appointments" and enter the range of dates for the appointments you want to print in the search window. The printed appointments will have the person's complete address, home phone, work phone and

cell phone numbers. (Note: the beginning date field will always show the current date. You can delete this date and enter a different date.)

Drop Down List

On the Main Menu page there is a button at the top titled "Drop Down Lists". When you click on that button a window appears that shows all drop down lists in both databases.

Instructions on how to add and delete information from the various drop down lists are at the top of that window. An unlimited number of categories can be added to each list. The flexibility of "Your Insurance Office" is only limited by your imagination.

Mail Merge - Main Menu

The Help section for Mail Merge is located on the Mail Merge page. To see instructions click on "Mail Merge Help". Shown below is additional information that may be helpful.

The selection box that allows you to choose the fields you want Mail Merge to search on is divided by the Prospect and Client databases.

If you click on the option that says "End Letter with Agents Name", any record that **DOES NOT** have an agent's number in the "Agents" field in the Clients Database or in the "Agent Lead Given To" field in the Prospects Database **WILL NOT BE PRINTED**. **You must have an agent's name or number in the those fields in each record in both the Client and Prospect databases for Mail Merge and many of the reports to work properly.**

Also, any record in the Clients database that has a date in the Cancel / Lapse field will be filtered out. This prevents letters from being printed for those who have cancelled their policy.

If, however, you want to a send letter to those who have cancelled you can find them by clicking on the "Selective Mail Merge" button. Once in the Clients portion of Selective Mail Merge you can sort the records and then scroll through the list and click the button next to the name of those who are to receive a letter. (The status of each policy is shown in parentheses next to the Policy Type.)



Clients Mail Merge Select: Sort by: [dropdown]		Clear all client selections	0 selected	Close
<input type="checkbox"/>	Hertel, LUCY G. 3845 E Shelby Rd FAIR GROVE, MT 89745	Group Co: Maggie's Sewing Machines Policy Type: Long Term Care (In Force) Insur Co: Bobs Insurance Catch: Sample Policy	Agent: 998997 Sold: 2/7/2003 Effective: 4/1/2003 Renewal: 3/1/2004	Display Record

Note: Data can also be exported so you can create a mail merge letter in an external word processing program like Microsoft Word.

PROSPECTS DATABASE

Find Field - The "Find" field at the top of the record lets you quickly find a person in the database. Enter the person's last name and click Enter on your keyboard. If that person isn't in the database a message will appear. Click OK and search again just in case you

misspelled their last name. If you want to cancel the search, press "**Escape**" on your keyboard and return to the Main Menu to search another database.

Agent Lead Given To Field - The default setting is "(None)". You must enter data in this field in every record you create for Mail Merge and many of the reports to function properly.

Date Received Field - It is set to display the current date when you click on "Add New Prospect". If you want to enter a lead using a different date simply change the date when you tab to that field.

Date Given Field - It is also set to display the current date when you enter a new lead. If you do not assign that lead to an agent when you enter the lead, leave the current date in that field until the lead is assigned. It is necessary to have a date in that field to print an Agents Lead Report. When you assign that lead to an agent delete the date that is there and put in a new date.

Phone Numbers - The fields for the Home and Work numbers are larger than the Cell and Fax fields to allow you to enter an Extension number or a note if needed.

Print Lead 4 x 6 - It contains all the information you will need to set an appointment and make a sale. Prints on an 8 1/2 x 11 paper. Fold in fourths and staple for convenience. To print, click on the image of a printer in the task bar at the top of your screen.



Print Lead 8 1/2 x 11 - In addition to giving you all of the information contained in Print Lead 4 x 6, it also shows the E-mail address, Group Company name, Fax number and all additional information in the Comment Box that will not fit on a 4 x 6 index card. (To print see above.)

Zone Field - The Zone field allows you to group several zip codes together and designate them as a Zone. This is especially helpful when working in rural areas where you may only have a few leads for a given Zip Code. **Example:** You can select all the zip codes in a thirty-mile radius from a central point and designate that area as Zone "South East". By printing a Zone Report for "South East" you will see all of your leads in that area without having to print a separate Zip Code Report for all of the towns you have grouped in that Zone.

Lead Temperature Field - There is a drop down list associated with this field. It allows you to establish different categories for the various records you have in the Prospects database. You can use the entries that are there or delete them and create your own.

CLIENTS DATABASE

Find Field - The "Find" field at the top of the record lets you quickly find a person in the database. Enter the person's last name and click Enter on your keyboard. If that person isn't in the database a message will appear. Click OK and search again just in case you

misspelled their last name. If you want to cancel the search, press "**Escape**" on you key board and return to the Main Menu to search another database.

Del / Mailed Field - The default setting in this field is "7/7/77". This alerts you that the policy has not been delivered. Once the client has the policy, change the default date to the actual date they received it.

% Commission Field - When entering the percent of commission you earn, **DO NOT** enter a decimal point before the number. Enter the percent of commission as **25** for 25%, **NOT .25**. When you tab to the next field, the dollars earned on that policy will appear in the "\$ Commission" field.

\$ Commission Field - Your commission is computed using the number entered in the "Premium" field. (See "New Features" for v4.0 to enter a dollar amount without entering a percent of commission.)

Renewal Date Field - When you enter a date in the "Effective Date" field, the program will automatically calculate the "Renewal Date" as a date eleven months from the "Effective Date" of the policy and enter that date in the "Renewal Date" field. If you want a different date in the "Renewal Date" field just change the date when you tab to that field.

Other Default Settings - The "Bill" field has the default setting "M" for monthly, the "Method" field has "Bank Draft" and the "Policy Status" field has "Pending Approval". If you want to enter different information in those fields make your selections from the Drop Down List.

Print Client Data Button - When you click on this button you will see and be able to print all of the information in the Clients record.

ARCHIVE DATABASE

The Archive database is the third database in the program. It enables the user to retain former Prospects who at the time may not be qualified buyers and Clients who have cancelled. All of the information in the original record is saved even though it isn't visible when the record is moved to the Archive database.

Find Field - The "Find" field at the top of the record lets you quickly find a person in the database. Enter the person's last name and click Enter on your keyboard. If that person isn't in the database a message will appear. Click OK and search again just in case you misspelled their last name. If you want to cancel the search, press "**Escape**" on you key board and return to the Main Menu to search another database.

Each record in the Archive database identifies that record as either a former Prospect or Client. It also displays the date that client or prospect was sent to the Archive database.

When a record is moved from Archive to either the Prospects or Clients database, that record will always appear as the last or newest entry in that database. (When you open either the Prospects or Clients database the program takes you to the last record

entered.) Once that record is moved back to Prospects or Clients database all the original information that was there before you moved it to Archive will be restored.

The data in the fields may be searched on **but not changed** until that record is moved back to either the Prospects or Clients database. The only exception is data in the Comment Box. You can add or delete text from the Comment Box while the record is still in the Archive database.

REPORTS

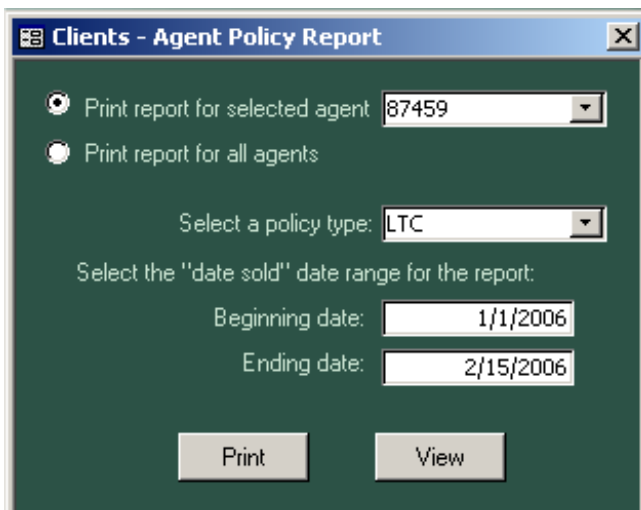
The reports in "Your Insurance Office®" are designed to be used by Independent Agents, Captive Agents or by Managers responsible for several agents. Many of the reports are designed so the report can be printed for an individual agent or all agents in the database and for a certain range of dates.

Color Coding

All of the reports are color-coded. Reports printed from the **Prospects** database have a **Blue line** under the heading of each column and a **Blue line** at the bottom of the report. Those printed from the **Clients** database will have a **Green line** under the heading of each column and a **Green line** at the bottom of each report. Also shown on each report is the date the report was printed.

To View and Print a Report

Go to the Main Menu and click on the report you want. A window will appear asking you to make a selection. Next go to the fields that ask for text information, you will see a gray button with a down arrow. Click on that button and make your selection. If the report can be printed for a range of dates, enter both the beginning and ending dates you want for the report. (Enter dates as 5/9/03) Click either View to see the report, or Print to print the report without looking at it.



Clients - Agent Policy Report

Print report for selected agent 87459

Print report for all agents

Select a policy type: LTC

Select the "date sold" date range for the report:

Beginning date: 1/1/2006

Ending date: 2/15/2006

Print View

If you choose to View the report before printing it click on View and then click on the image of a printer in the task bar at the top of your screen once the report has been

populated.



IMPORTANT - When entering dates in the report search window, enter the dates as 11/5/03. DO NOT use a zero (0) before a single digit number when entering either a month or a day of the month. It is also necessary to enter the forward slash marks.

Additional Valuable Information - Each report is designed to give the user additional information. This enables both agents and managers to use the report in several different ways.

Listed below are the various reports that are apart of the program.

PROSPECTS DATATBASE REPORTS

Zip Code Report

It prints all of the prospects in a specific Zip Code. The report is in order by the date the lead was received.

Zone Report

The Zone Report allows you to group several zip codes together and designate them as a zone. This is especially helpful when working in rural areas or large metropolitan areas. It will show all prospects in the zip codes you have assigned to that zone.

Agent Lead Report (MANAGERS)

Managers find this report extremely valuable. It allows them to keep track of every lead that is given to each agent. The report can show the leads given to an agent over any period of time. Also identified in the report is the agent the lead was given to, the date the lead was given to the agent, when the lead was returned, the Zip Code and Zone the lead is for, the next contact date, any information in the Catch field and whether or not the agent had an appointment and sold a policy.

It is in order by the date the lead was given to the agent for the range of dates selected. It can be printed for an individual agent or all agents in the database. If printed for all agents in the database each agent's number is also shown on the report.

Company Report

The Company Report shows everyone in the "Prospects" database who has their insurance with the name of the insurance company you search on when they were initially contacted. If a sale results, then this is not necessarily valuable information. However, if that person was not sold and all of a sudden the company they have their insurance with has a substantial premium increase, that person then becomes one of the most valuable prospects in your database. It would be like that insurance company sending you a list of their policyholders in your area. It is in order by Zip Code.

Prospect Birthday Report

This report will print a list of the Prospects in your database who were born in the month you select. **Example:** A report can be printed showing everyone who is having a

birthday in August so they can be contacted just before they enter a higher premium category. This should greatly enhance your chances of making a sale. You can show the prospect that by making a decision now, they will save money. It is in order by the month and day of the Prospect's birthday. The spouse's birth date is also shown if it is in the month you selected to search.

Catch Report

The Prospects and the Clients Catch Report, are the most flexible reports in the program. You can literally design it to print any kind of report you can think of. You are the one who decides what categories to enter in the drop down list for the "Catch" field.

Example: A report can be printed showing all of the people you have contacted who have pets, getting ready to retire, need life insurance, live in the country, good golfer etc. This report shows the extreme flexibility of "Your Insurance Office". It is in alphabetical order by the person's last name.

Mailing Labels

Labels are printed using the information from the "Mailing Labels" field drop down list. It lets you target a specific group of people in your "Prospects" database and send them information about a program or policy that they need to consider adding to their insurance portfolio. (You may want to send them a flyer or a post card about a new policy and not include a letter.) This report only prints labels. It is not connected to the Mail Merge function of the program. Labels are in alphabetical order.

County Report

Enables the agent to print a report showing all prospects who live in the county selected.

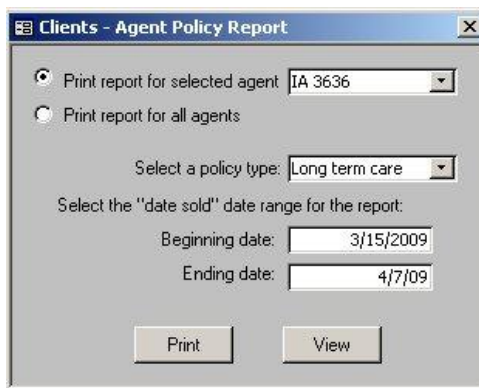
Lead Temperature Report

This new report should greatly help agents in classifying their leads to make sure that each one is contacted in a timely fashion.

CLIENTS DATABASE REPORTS

This is an example of a report request window.

It shows the extreme flexibility of YIO in retrieving information from the program.



The screenshot shows a window titled "Clients - Agent Policy Report" with the following configuration options:

- Print report for selected agent: IA 3636
- Print report for all agents
- Select a policy type: Long term care
- Select the "date sold" date range for the report:
 - Beginning date: 3/15/2009
 - Ending date: 4/7/09
- Buttons: Print, View

Agent Sales Report

In addition to showing the sales over a given period of time, this report provides other valuable information. It shows where the sales are being made, the kind of policies the agent is having the most success with, when those policies were sold along with the effective date of each policy. The report also shows the premium, payment method and any cancellations or lapses. It can be printed for an individual agent or all agents in the database. It is in order by the date sold. If it is printed for all agents, each agent's number is also shown.

Agent Persistency Report

Policyholder retention is the life-blood of the insurance business. Without it renewals wouldn't exist. This report searches on the Effective Date of the policy. It identifies which policies are in force, the ones that have cancelled or lapsed, how long the client has had the policy, the payment method and in what geographic area the policy was sold. Agents should carefully review this report every month. It is in order by the effective date of the policy for the range of dates selected. It can be printed for an individual agent or all agents in the database. If it is printed for all agents, each agent's number is also shown.

Another important use of this report is to send the policyholder an Anniversary Letter celebrating their first year with the company. It is extremely important to stay in contact with the people who have insurance with you. Our renewals are our retirement. You can select those who you want to receive a letter to by going to Mail Merge and clicking on Selective Mail Merge. Once in Selective Mail Merge sort the list by the Effective Date of the Policy and click on those who you want to receive a letter.

Client B-day (Birthday) Report

This report will also help to build renewals. It displays the policy holder's birth date, name and address, the kind of policy they have and their home phone number. It can be printed for an individual agent or all agents in the database. If printed for all agents, each agent's number is also shown on the report.

Note: Any record that has a date in the Cancel / Lapse field of the Clients database will be filtered out of this report. This allows you to print a Birthday Report and labels for only current policyholders. The spouse's birthday is also printed for the month selected.

Special Mailing Labels - Special mailing labels have been prepared for this report and can only be printed from the search window that appears when you click on this report. The day of their birth is shown in light gray in the upper right hand corner of the mailing labels. You can prepare all of the birthday letters or cards for the entire month, seal them and mail them in a timely fashion so they receive their birthday greeting on their birthday. The labels are printed in numerical order by the day of their birth.

Labels from other functions of the program will not have the day of their birth printed on the labels. This is a separate function for this report only and is not a part of the Mail Merge function.

Agent Policy Report

This report will show all of a certain type of policy an agent has sold over a selected period of time. **Example:** A report can be printed showing all of the life policies an agent

has sold between February, 12 and April, 17 of 2009. It shows the agent / manager how many of those policies have been sold, where the agent is having the most success with that type of policy and if that policy is still in force. **This is very helpful in the event the company gives rewards or bonuses for sales of that type of policy.** It is in order by the date sold. It can be printed for an individual agent or all agents in the database. If printed for all agents, each agent's number is also shown.

Agent Company Report

This report shows all of the policies that have been sold by the agent for an individual insurance company. (Do not confuse this report with the Group Company Report.) It can be printed for an individual agent or all agents in the database for the range of dates selected. It is in order by the date sold. If it is printed for all agents, each agent's number is also shown.

Client Renewal Report

It is in order by the date that appears in the Renewal Date field in the Clients database. It can be printed for an individual agent or all agents in the database for the range of dates selected. If it is printed for all agents, each agent's number is also shown.

Commission Report

If there is a date in the "Cancel" field in the Clients database, the report will print the percent of commission, but will not show the dollar amount of the commission. A date in that field indicates that the client has cancelled that policy. The amount of commission earned is also totaled for the policies shown on the report for the agent. If it is printed for all agents in the database the report separates the sales of each agent and totals the amount of commission for each agent over the period if time selected. It is in order by the Effective date of the policy. **(There must be a data in the "Effective Date" field for this report to work properly.)**

Client Catch Report

This, and the Prospects Catch Report, is the most flexible report in the program. You can literally design it to print any kind of report you can think of. You are the one who decides what categories to enter in the drop down list for the "Catch" field. **Example:** You can design a report showing all people in the database who live in the country, getting ready to retire, need life insurance, or who are a good golfer. This report shows the extreme flexibility of "Your Insurance Office". It is in alphabetical order by the person's last name.

Group Company Report

It is designed for agents who sell group insurance. By selecting the name of the Group Company from the report drop down list, you can print a report that will show all the people in that group who have taken a policy. It is in order by the date sold. It can be printed for any range of dates selected. The selling agent's number is also shown on the report.

Agent Cancel / Lapse Report

The Cancel / Lapse Report is the only report that also searches the Archive database. All policies that have cancelled or lapsed will be shown on the report for the range of dates selected. It is in order by the date in the Cancel / Lapse field. It can be printed for

an individual agent or all agents in the database. If it is printed for all agents, each agent's number is also shown.

Mailing Labels

This report prints mailing labels in alphabetical order for the designation selected from the drop down list in Mailing Labels field. It only prints labels and is not a part of the Mail Merge function of the program.

Annualized Premium Report

When printed it will convert all premiums to an annual amount and show the total annualized premium for each agent for the range of dates entered.

Policy Status Report

Know the current status of every policy in the clients database at the click of a button.

County Report

Print a report showing all clients who live in a given county. Print this report for an individual agent or all agents in the Clients database.

Zip Code Report

Print this report for an individual agent or all agents in the Clients database.

Reconciliation Report

Easily reconcile your commission statement each month to be sure you are getting paid for each policy you have sold.

Trouble Shooting

1. I have installed the program but it doesn't work properly.

There may have been a problem during installation. Go to Start, Settings and click on Control Panel. Open up "Add/Remove Programs", look for and highlight "Your Insurance Office" and click on the button that says "Add/Remove". Reinstall the program. If all else fails call for support. We always enjoy talking to those who are using the program.

2. I tried to get a report but no information appears.

Check to make sure that the information you entered in the search window when requesting the report is exactly as it appears in the field in the Clients or Prospects Database. This includes any spaces, commas, dashes, periods etc. that you may have placed in that field. Your computer will only give you the information you have requested if you enter it exactly the same way you originally entered it. Try using the drop down list instead of typing the information in the search field.

3. I am still having problems.

Send your questions to frank@yio.info . Please be as specific as possible in stating the problem. If an error message appeared on the screen use the exact wording that appeared in that message. Include your phone number in the event that your question is more easily answered by a phone call than by E-mail.

1. Technical Support

We prefer to provide telephone support. It is a faster and easier way to answer your questions.

Unlimited free E-mail and toll-free phone support is provided. You can send your questions to frank@yio.info . Please include your phone number in the event it is easier for us to call you with an answer rather than send you E-mail. If you prefer to call for support, the toll free number is, 877.633.0808. If we are busy helping others please leave your name, phone number and the best time to call you back.

Warranty

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E-Mail

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IMPORTANT: READ CAREFULLY BEFORE USING THIS PRODUCT

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Once the user receives a key code to unlock YIO on their computer we cannot give any refunds. The Demo is free and is the full-working version of the program. All features and functions work.

Please download the demo and work in it before purchasing YIO to make sure you know exactly what the program will do and to make sure it is what you are looking for.

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Thank you for using Your Insurance Office (YIO).

