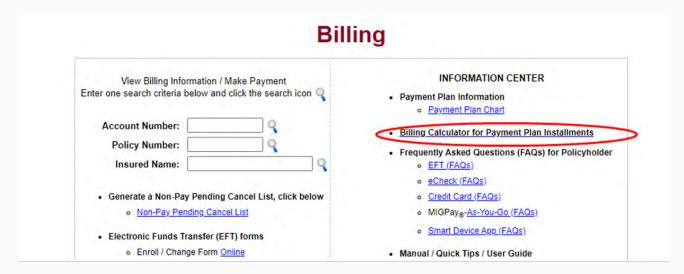




Introducing Merchants' New & Improved Billing Calculator!

Our NEW, interactive billing calculator makes viewing payment plan options easier than ever! Located within our secured agent portal, the new billing calculator allows you to help policyholders select payment options based on their premium.

Accessing the Billing Calculator



- First, visit www.merchantsgroup.com and select LOGIN to log into your agent portal. Then, click Billing Inquiry/Payments (the large green button!).
- Under INFORMATION CENTER, click on Billing Calculator for Payment Plan Installments to launch the interactive billing calculator.
- Enter the premium in the text box and select Submit.



On the next screen, you'll see payment calculations for payment in full or broken into four, ten, or twelve installments: the deposit, the total amount due in each installment, and the final total!