



# MEMBER MATTERS

Core Carrier Update for Week of October 27, 2014

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Fact or Fiction

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10 Reasons to Sell Life Choice UL

## Legal & General America

Make Your Outreach Easy with LGA's Microsite  
Marketing materials are just a click away. Everything on their level term product can be found there and more will be added in the coming weeks. You'll find competitive info, PDF's for agency personalization, JPEG's to use on your microsite. [Learn more.](#)

### 10 Reasons to Sell Life Choice UL

With competitive prices, significant guaranteed cash value, late payment forgiveness and hassle-free early payments, if you haven't taken a long look at Life Choice UL from Banner lately, you should! [Learn more.](#)

## Protective

### Fact or Fiction

You might think that a traditional term policy is the only way to provide low-cost, short-duration coverage for you clients. But don't believe everything you hear! For example, you've likely heard that you lose most of your body heat through your head. Is it true? [Learn more.](#)

### Working with Widows

One of the hardest conversations you may have with your client is the first one after her spouse dies. With more than one million women becoming widows each year, it's likely that one of your clients may become a widow soon. [Learn more.](#)

## ***Mutual of Omaha***

### The Living Benefits of GUL

The primary reason you clients purchase life insurance is to protect their loved ones in case the unexpected happens. What many don't realize is that a life insurance policy can also provide benefits while they are still alive. [Learn more.](#)

### Help Your Clients Get Their 'Stache Back

Your clients need guaranteed life insurance protection today, but life changes, and so can your client's life insurance needs. The new Guaranteed Refund Option rider, issued at no additional charge, provides your clients with an exit strategy. [Learn more.](#)

## ***AIG***

### A Powerful Way to Customize with AG Select-a-Term

Learn how AG Select-a-Term's customizable term period allowed the client to buy only the exact coverage needed and save a significant amount over the life of the policy. [Learn more.](#)

### Updated Field Underwriting, Visa Holders and Foreign Nationals Guides

Slimmer, pocket-sized format and notice of change in treadmill EKG requirements are just some of the features of the new [Field Underwriting Guide](#). Updates to requirements and an additional country are included in the [Visa Holders and Foreign Nationals Guide](#).

## ***John Hancock***

Successfully identifying suitable options for executive benefit offerings is one basic challenge when working with business owners. REBA? SERP? Executive Bonus Plan? Finding the right answer means asking the right questions. Which is where John Hancock's Business Analyzer comes in - to help you choose the optimal non-qualified plan option for your clients. To get started, [click here](#).

## ***Nationwide***

### Long-Term Care Riders vs. Chronic Illness Riders

Not all life insurance riders are the same, so don't let the small print become the big print at claim time. Learn the difference between these riders by [viewing this flyer from Nationwide](#).

## ***AXA***

As clients near retirement once common concern is how market instability will affect their retirement savings. Is there a way to offer clients some security in retirement years while protecting them during working years? [Learn more](#).



## ***Transamerica***

### Foreign National Sales Update

Transamerica is excited to announce the addition of three "A" countries to their approved list of insurance residency locations: Greece, the Republic of Korea ("South Korea"), and Uruguay. [Learn more](#).

### ACE Interest Rates are Changing

Threshold interest rates have decreased 25 basis points for TransACE 2013 and 2014, TransACE CV and TransACE Survivor. [Learn more](#).

New form required on all permanent and term products. [Learn more](#).

## ***Voya Financial***

### What rate should I illustrate for IUL?

Refer to history to create a level playing field when illustrating and comparing IUL products. Use Voya's updated Historical Percentile Rate guide. [Click here](#).

## ***Lincoln Financial Group***

A Tax-Efficient, Wealth Preservation Solution with Predictability and Flexibility

The current tax environment can present estate planning and wealth preservation challenges. Lincoln WealthPreserve Survivorship Indexed UL offers a strategy that helps clients minimize their tax exposure. [Learn more.](#)

Lincoln's Term Rates are Getting Even Better

Effective November 10, Lincoln LifeElements Level Term is being refreshed with no pricing increases. [Learn more.](#)

## ***Accordia Life***

Why Settle on One Sweet Spot?

Accordia Life Assure is a top 5 competitor in a wide range of scenarios. You can feel confident recommending it for affordable death benefit protection for your clients. [Learn more.](#)

Control Your Destiny

Many customers have concerns about the uncertainty of financial markets and desire financial independence with protection from those uncertainties. Take a look at this case study to see how the value and versatility of Accordia Life's indexed universal life policies can help meet these needs. [Learn more.](#)

## ***Prudential***

Executive Bonus With Restricted Endorsement for a Key Employee

Do you have business owner clients who are interested in retaining key employees? Creating an executive bonus with a restricted endorsement using life insurance is one way to achieve this. Using a permanent life insurance policy with a chronic/terminal illness rider not only offers the protection key employees need for their family, but may also be a convenient way to supplement their retirement income. [Learn more.](#)

## New Paper on 401(k)s and Retirement Income

A new Prudential paper sheds light on how employer-sponsored retirement savings plans have become an increasingly important retirement income source for many Americans. [Learn more.](#)

## Four Pillars of U.S. Retirement

How will Americans prepare for and live in retirement? Prudential developed the “Four pillars of U.S. Retirement” as a framework to discuss this issue and how life insurance can be a viable product to supplement retirement income for future planning. [Learn more.](#)

## **Minnesota Life**

### Long-Term Care Advisor Education

To help you start conversations with clients, Minnesota Life has created a long-term care advisor education series that will assist you in initiating the conversation and creating a strategy for your clients’s LTC needs. [Learn more.](#)



## **SBLI**

### Against the Odds

Picture this: a key executive at a privately-held company in pre-IPO status is seeking millions in term life insurance for his company and himself. Five years ago, his attempt to get coverage was declined because the company had considerable debt. With modest profits since, how could this attempt be different? Thanks to SBLI’s enhanced understanding of large and complex financial cases, it was. [Learn more.](#)

## **MetLife**

By combining five of their Promise Whole Life flyers into two, MetLife has made all the information you need available at your fingertips. To see where they’re competitively priced, how they fare against competition, what sets the products apart from each other and which client needs are served by each product, view the flyers below.

[Sweet Spots Flyer](#)

[Competitive Flyer](#)

## **Symetra**

### Leverage Wealth Transfer Using a Private Financing Strategy

Many clients recognize the value of a life insurance policy properly structured outside of their estate in an irrevocable life insurance trust (ILIT) as an effective estate planning technique. However, they may have used up limitation for their lifetime gift tax exemption and/or gift tax annual exclusions, or prefer not to use them to cover the life insurance premium. If so, they may want to consider a private financing strategy.

Resources:

[Brainshark presentation](#)

[Strategy flyer](#)

[Sample illustration](#)

Success Stories:

[Zero gift tax strategy using private financing](#)

[Clients preserve step-up in basis using private financing](#)

[Trust review creates opportunity](#)

## **Allianz**

### The Changing Outlook on Retirement

New realities are reshaping the American retirement. That calls for new strategies, and not just in helping your clients during the years leading up to their retirement. Your clients' needs are different during the distribution years, due to factors know - and unknown.

[Learn more.](#)

### Annual Life Insurance Policy Reviews May Lead to New Sales Opportunities

Think of your top five clients. Does their life insurance still meet their needs? If you don't know the answer, you could be missing a great opportunity. [Learn more.](#)