



# MEMBER MATTERS

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#### Protective

Customize the Choice Series

## Protective

### Build a Better Solution

Protective is proud to offer the Choice Series - a diverse suite of guaranteed life insurance solutions designed for maximum protection, value and the flexibility to meet multiple needs. Best of all, you can customize a policy to every client for a truly tailored solution each time. [Learn more.](#)

### Take 5 Minutes

Protective Indexed Choice UL outshines the competition with a practical approach to meeting growth and protection needs. Take 5 minutes to see how Protective offers more cash value and longer death benefit guarantees - now in California and Florida too! [Learn more.](#)

## Mutual of Omaha

### Business Planning Strategies using the Guaranteed Refund Option

View three scenarios in which the GUL and GUL Plus policies with a Guaranteed Refund Option rider can benefit your business clients. [Learn more.](#)

Guaranteed ADvantage on Mobile Quotes Now Effective November 1, Mobile Quotes Now has support for the Guaranteed ADvantage. [Learn more.](#)

## **AIG**

### Pay Yourself a Bonus - 3 Months Left in Better Ride Contest

Two producers will be driving new cars, BMW 528i's, on a pre-paid lease through AIG's "Better Riders for a Better Ride" contest ending Jan. 31, 2015. Points are awarded for permanent life applications with extra points for apps with living benefit riders. [Learn more.](#)

### IRS Per Diem Plus More Benefit Payment Options for Chronic Illness Rider

The Accelerated Access Solution offers an IRS maximum per diem benefit payment option at claim initiation, providing a form of inflation protection for the policy owner's benefit. [Learn more.](#)

## **John Hancock**

### Optimize Your Client's Income Potential with This Illustration Feature

Illustrating income solves on Accumulation IUL is easy. Check out this flyer and see how this feature allows you to automatically enhance income solves by reducing the face amount. [Learn more.](#)

## **Nationwide**

### Introducing the New Social Security 360 Program

Arm yourself with the resources and tools that simplify the rules and options for Social Security. Check out Nationwide's end-to-end client-ready solution - including a Social Security 360 Analyzer tool. [Learn more.](#)

### Client Approved Video Series

Check out the interactive long-term care client site and video series from Nationwide and learn more about the unique benefits of Nationwide's indemnity-style long-term care rider. [Learn more.](#)

## **AXA**

### AXA BrightLife Protect: A Unique Design

AXA created BrightLife Protect to provide clients with a more efficient protection product. Combining an ultra low cost structure with the opportunity for realistic moderate growth, AXA now offers the most affordable, flexible death benefit solution that can last well beyond life expectancy - even at the minimum guaranteed rate of 2%. Additionally, AXA provides a streamlined No-Lapse Guarantee that eliminates the need to pay for more expensive long-term explicit guarantees in later years, while ensuring that the policy stays in force early on.

At the link below, see what happens when BrightLife Protect is illustrated using another carrier's lifetime NLG premium - at a 2% crediting rate, Bright Life Protect stays in force until life expectancy. What's more, when illustration that same premium using the Select Account, the policy may stay in force to age 121. [See what happens.](#)



## **Transamerica**

### Get Ready for LTC Awareness Month

Long Term Care Awareness Month is here, and this year Transamerica wants to help you inform clients by familiarizing you with their most useful consumer materials, which they're calling their Star-studded Performers. [Learn more.](#)

### Transamerica's Commitment to Guarantees

Read a letter from Michael Babikian, President and CEO of Transamerica Brokerage, to learn about Transamerica's commitment to guarantees. [Learn more.](#)

### ACE Interest Rates are Changing

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

## ***Voya Financial***

### 2015 Cost of Living Adjustments Announced

On October 23, the Internal Revenue Service released the 2015 cost of living adjustments. [Learn more.](#)

### Retirement “Financial Defense” with Life Insurance

This *Broker World* article by Peter McCarthy, Sr. Advanced Sales Consultant for Voya Financial, shows how cash value life insurance can help in retirement, providing a “financial defense” against the unexpected and unexpected events that may occur. [Read article.](#)

## ***Lincoln Financial Group***

### Long-Term Care Awareness Month

Lincoln has created numerous materials to promote LTC Awareness Month and MoneyGuard solutions. Visit their LTC Awareness month page for an overview of available materials and resources. [Learn more.](#)

### Join Lincoln for 2 Quick Calls and Grow Your Business

In today’s world, clients face the challenges of taxes, inflation and longevity, which could cause them to outlive their assets. A life insurance policy that provides protection for their family’s well-being and may potentially serve as a tax-efficient supplemental income resource may be just what they need. Join Lincoln on November 6 and November 20 for 2 game-changing calls to learn more about these topics and products that help address them. [Learn more.](#)

### Lincoln Investment Advisors Market Commentary

Click below for a brief client-approved recap of Lincoln’s observations on markets and volatility for third quarter 2014. [Learn more.](#)

## ***Accordia Life***

### Spotlight On: Blending IUL Crediting Strategies

With Index UL, blending or using more than one Index Strategy can assist your clients in staying on course through varying market conditions to achieve their goals. [Learn more.](#)

## ***Legal & General America***

### OPTerm Update

LGA has updated their OPTerm pricing to reposition themselves after a significant amount of rate changes from other term companies. As you've come to expect from them, those changes position LGA in the top 3 of term prices 86% of the time. [Learn more.](#)



### Meet Quotes Done Right

Quotes Done Right is a web-based, one of its kind, term life insurance lead generator and consumer quoting tool. You can invite a broker to personalize his or her own QDR website, interact with truly interested prospects, and more. [Learn more.](#)

### Boost Portfolio IRR with Life Insurance

As a non-correlated asset in a client's portfolio, life insurance may be an important component in tax-efficient asset transfers. Internal rate of return (IRR) analysis has become accepted as a reliable way to measure financial plan efficiency. The rate of return on permanent life insurance is not tied to any other asset class, the money in a policy ultimately passes to beneficiaries free of income-tax, and the policy can offer liquidity in later years on an income-tax free basis that the client can access through loans or partial surrenders. [Learn more.](#)

## **Minnesota Life**

### Long-Term Care Awareness Month

Minnesota Life's Long Term Care Agreement (LTCA) offers many unique benefits for those who have a life insurance need but also desire assistance with long-term care expenses. Understanding how the LTCA works is essential to helping your clients determine their options for long-term care.

November is National Long-Term Care Awareness Month - a great time to discuss this topic with clients and help them avoid the emotional, physical or financial consequences of needing long-term care. [Learn more about the Long Term Care Agreement.](#)

### Discussing Tax Diversification

Tax diversification can help your clients reduce taxes and increase total spendable income. Assets can be grouped by three tax categories - "taxed today," "taxed tomorrow" and "tax-advantaged". By doing this your clients might want to consider diversifying their taxation strategies. Discussing tax diversification with the client can be an effective way to introduce cash value life insurance and its advantages. Minnesota life, and Securian Life, a New York authorized insurer, provide a Tax Efficiency Worksheet to help make this strategy easy to understand for your clients. [Tax Diversification worksheet.](#)

## **SBLI**

### SBLI's Rates Dominant in 9 of every 10 Cells

SBLI ranks in the top three, nine times out of ten, and are the very best in more pricing cells than many other leading term providers. See for yourself by [clicking here.](#)

## **MetLife**

Having Trouble Explaining the Enhanced Care Benefit?

Use the Enhanced Care Benefit Report, now available on MetLife Solutions. [Learn more.](#)

## **Symetra**

New Online Source for Advanced Sales

Wealth transfer often requires more advanced planning than typical life insurance sales. Symetra's advanced sales concepts library can help you discuss legacy strategies using trusts, private financing and more. [Learn more.](#)

Legacy Planning for Multiple Generations Using Dynasty Trusts

Life insurance can be a highly effective vehicle for asset protection and for increasing the wealth that passes to beneficiaries - in some cases, over several generations. [Learn more.](#)

## **Allianz**

Love Family Money Study

Over the past 40 years, shifting demographics and profound attitudinal changes have helped redefine the concept of "family" for many Americans. To understand how this evolving family structure is changing Americans' relationship with money and financial planning, Allianz commissioned the Love Family Money study. [Learn more.](#)

Year-end tax planning is just around the corner. Allianz has several tools to help you get the information you need. [Learn more.](#)

Survivorship Life Insurance and Survivor Standby Trust

Learn more about a trust that gives your clients flexibility and control, while offering their beneficiaries a federal estate-tax free death benefit. [Learn more.](#)

## ***Prudential***

Protection for Them, Money Back for You!

Have you ever thought about a life insurance policy that reduces the risk of spending money and never using it? Well, Prudential has and they offer a great solution. Learn more. [Learn more.](#)

Leveraged Gifting eKit

Lifetime gifts alone can be an efficient way to transfer assets and minimize gift and estate tax, but gifts may be leveraged significantly with the purchase of life insurance. Life insurance proceeds are generally not subject to income taxes and if properly structured, may also be excluded from estate tax. [Learn more.](#)