



Orange County Brokerage Insurance Services, Inc.

Week of 05/08/2014

New items for this week in **RED**

Assurity

[Register for Business overhead expense](#)

Assurity's latest **Triangle** newsletter is now available! [Click](#) on the image below to view the newsletter.

[Share this video with your client](#)

American General

When using the AG Quick Ticket model, share the [Client Preparation Guide](#) with clients to make sure they are prepared before the process begins. Preparation is critical to a successful experience plus it can help the case be processed as quickly as possible. Bulk copies are available in the warehouse through Forms Depot at eStation.americangeneral.com

Aviva/Accordia

As we transition from Aviva USA to Accordia Life, you will need a contract to write life business under the Accordia name on or after May 1, 2014. In an effort to make this as easy as possible, we are simply adopting the terms of the Aviva Independent Producer Contract. By adopting the Aviva contract, we will be allowed to receive background, compliance and credit information previously received at Aviva USA. **In order to write business with Accordia Life after May 1 you will need to call OCBIS and get all the details.**

AXA Equitable

Due to recent legislative changes in California, sales of the Disability Premium Waiver Rider and the Disability Waiver of Monthly Deduction Rider are suspended in California. In addition, sales of the Long-Term Care Services Rider are suspended in California. [Read the bulletin.](#)

Underwriting Learn about AXA's recent [Underwriting Guideline Improvements.](#)

Fidelity Life

Fidelity Life is proud to announce the implementation of DocuSign!

To review Rapid App DocuSign screen shots please click on: [Fidelity Life DocuSign Introduction Jan.2014](#)

To demo Rapid App DocuSign, please use: [Rapid App Demo with DocuSign](#)

Username= demods1 Password = life

Genworth

Life Quick Request® Required for Colony Term Applications \$250,000 and Below [Read More](#)

With an incentive, enhanced products, improved operational efficiencies and an ongoing webinar series, Genworth is committed to providing you with the best information and tools to ensure the success of your business. [Click here](#), for the Official Incentive Rules flyer

TLC offers higher credited interest rates, stronger guarantees and better protection than its leading competitors. That means more value for your clients. [Learn more at genworth.com/TLCadantage](http://genworth.com/TLCadantage)

ING / Reliastar

Rebranding Update: In April 2013, ING revealed its future name and brand identity: Voya Financial. This year, ING conducts its operational rebranding. You will begin to see the new name in the market during the second quarter as the various ING businesses and legal entities transition to Voya Financial. For more details... [click here](#)

New - "What rate should I illustrate for IUL?" - Refer to the interest rate history to create a level playing field when illustrating and comparing IUL products. Access ING's Historical Percentile Rate guide -- [here](#)

John Hancock

We often receive questions about our Quit Smoking Incentive program and the requirements necessary to apply for a non-smoking risk classification. Attached for quick reference are two flyers to help familiarize yourself with these guidelines. Please note that we have recently updated this information to clarify that these guidelines do not apply to marijuana users. If you have any questions, please contact a John Hancock Underwriter.

- [Quit Smoking Incentive Frequently Asked Questions](#)
- [Changing Smoking Class on an Existing Life Insurance Policy](#)

L&G America / Banner

Take a wider view!

New Opterm rates from legal and general, [more reasons](#) to target new markets

AppAssist

When an AppAssist interview is completed, the next step is to schedule the paramed exam. You know by experience that phone tag is often the result. Two of our approved paramed vendors now offer real-time scheduling. That means when the AppAssist reps are on the phone with applicants, they can see upcoming appointment schedules for APPs / Portamedic and Superior Mobile Medics on their monitors. Appointments can be scheduled and confirmed during the conversation. This is a big time saver that speeds the AppAssist process.

Your agency can specify APPs / Portamedic or Superior Mobile Medics as your vendor of choice in eLink or on the paper Request for Life Insurance Interview (RLI).

Make Clients for Life.

Lots of young people live paycheck to paycheck. Though they are better educated than earlier generations, they have more debt and less wealth, and have been hit hard by the economy. In some cases, they carry the weight of caring for both children and parents at the same time. Financial advice from your brokers will pay off big time as these generations age. Get the PDF [here](#)

Lincoln Life

Volume 12, Issue 05 – April 7, 2014 Copy of [Lincoln Leader](#)

Share this video with clients or to get them interested! LincolnFinancial.com/TIULvideo

MetLife

MetLife's updated Life Underwriting Guide is available? Changes include an expanded financial underwriting guidelines section, new routine APS guidelines and consolidated rating classes to help simplify and support a smoother underwriting process. Hold down your CTRL key and [click here](#) for details.

New Depression Underwriting Alert Revisions to the [medical underwriting guidelines](#) for depression could result in more favorable offers

View all improvements to our [medical underwriting guidelines](#)

Underwriting has been making changes that help get cases placed?

Hold down your CTRL key and [click here](#) to review capacity and retention updates as well as new APS guidelines.

New Routine Attending Physician Statement (APS) Guidelines for Life Insurance Effective immediately, the [new guidelines](#) reduce processing time for many clients.

Take advantage of this new tool today

[Help fill the coverage gap for executives](#) - they may need more than they think.

The 10th Edition of the [MetLife DI Reference Manual](#) and 5th Edition of the [MetLife DI Pocket Guide](#) are now available

New Solutions article focuses on how [Bipolar Disorder](#) affects underwriting.

[View all improvements](#) to our medical underwriting guidelines

Underwriting Updates

From capacity and retention updates and new APS guidelines to revisions to more favorable medical underwriting guidelines for underwriting depression, your MetLife Underwriting team's been busy.

[Capacity, Retention and APS guidelines](#)

[Medical Underwriting Guidelines for](#)

[update](#) [Depression update](#)

Minnesota Life

Mark your calendars: Join MN every Wednesday at 10:00 a.m. central Teleconference Number:

1-800-910-2399 MParticipant Pass Code: 224032

Effective May 17, 2014, Minnesota Life will make the following adjustments to all newly issued Advantage Elite Select policies:

- **Rate changes on band two for 5- and 10-year plans.***
- **Policy fee charge changes on band two for 5- and 10-year plans.***
- **Maximum face amount limit of \$5,000,000 on 5- and 10-year plans.**

*Rate changes are based on gender, age, and underwriting class. Policy fee charge changes are based on face amount. (Band two: face amount \$250,000 - \$999,999; ages 16 - 80)

Note: Existing policyholders will not be impacted by these changes.

On May 19th, we're lighting up your term life business by enhancing new Advantage Elite Select policies. Please [click here](#) for more details.

[Minnesota Life Advantage Elite Select Transition Rules](#)

Nationwide

Now available! Nationwide YourLife Guaranteed Level Term Nationwide YourLife Guaranteed Level Term is a competitive solution for clients looking for affordable, temporary insurance. Offering 10-, 15-, 20-, or 30-year guaranteed level term periods and featuring enhanced conversion periods to match the 10-, 15-, and 20-year guaranteed level periods and a 20-year conversion period on the 30-year product. [See sample premiums.](#)

Please note: Previous versions of the application will be accepted if they are signed and dated prior to March 10, 2014 and are received in underwriting by April 14, 2014. States that have not been approved for the new application are: California, New Hampshire, Virginia and the Virgin Islands

North American

Please discontinue use of old versions of the form and use the revised EFT Form L-1683 REV 4-14 immediately. Form must be dated by 5/31/14. Previous versions of the form dated after 5/31/14 will not be accepted by the Administrative Office. [MORE DETAILS](#)

Social Security Decision-Making is an Important Topic Today.

Join us for this exciting webinar event where we'll show you how to be better prepared and more knowledgeable about these important decisions.

We'll share information on:

- Consumer perceptions and misconceptions about Social Security
- Defined benefit plans are nearly extinct — new retirement income sources are needed
- Conversations that Boomers want to have about their Social Security
- Important questions to ask your clients to help them with their Social Security decision-making

[Join us](#) for "Social Security Decision-Making for a More Client-Centric Retirement Practice," on Wednesday, May 14, 2014 at 10:30 am CT.

[Wow!! Did you see this?](#)

Protective

When an applicant completes a life insurance examination, he or she will be given a brochure with instructions regarding how to access their lab results online. He or she can then visit www.MyExamOne.com/Results to create an account. An email notification will direct the applicant back to the website to view the lab results when ready.

You might think that a traditional term policy is the only way to provide low-cost, short-duration coverage for your clients. But that's not always the case! That's why we're glad you're here to get the real story about Protective Custom ChoiceSM UL, an affordable universal life insurance solution that's flexible enough to meet both short and long term needs. [Get the real story](#)

G Select-a-Term: Out with the Old, in With the New!

A Better Choice for Short-Duration Life Insurance Coverage

Is a level-term policy really the best option for clients who need short-duration life insurance coverage? Help agents provide a better choice with Protective Custom Choice UL. [LEARN MORE](#)

Prudential

Know The Hispanic American Financial Experience

As part of our ongoing commitment to better meet the financial needs of America's diverse communities, we conducted an in-depth survey of the Hispanic community to gauge their current economic situation, financial priorities, and challenges.

[View the study in English](#)

[View the study in Spanish](#)

[Click here](#) for the Reprising Rules & State Approvals for ROP Term.

PruTerm One Product was released on May 1st:

*Level Premium for One Year

*Can have Living Needs Benefit Rider

*Substandard ratings and flat extras are not permitted

*Initial Rating Class is Standard(But will also be fully underwritten with a Conversion/Renewal Class)

SBLI

Accelerated Death Benefit Rider – Now included on all new policies (No charge).

As part of our ongoing efforts to provide the most competitive underwriting possible and to meet the needs of our customers and partners, I am pleased to introduce the new [SBLI Field Underwriting Guide](#).

New Rates

All applications received in the Home Office that were quoted and signed 5/1/14 and after will receive the new rates.

Effective May 1, 2014, the Child Rider's maximum face amount will increase from \$10,000 to \$25,000. Your clients will be able to Purchase between \$10,000 and \$25,000 in \$1,000 increments. Given the increased maximum face amount, the maximum conversion amount will be \$125,000, up from \$50,000. [Attached are the transition rules](#).

SBLI Announces Changes to Its Child Rider Effective May 1, the Child Rider's maximum face amount will increase from \$10,000 to \$25,000. Your clients will be able to purchase between \$10,000 and \$25,000 in \$1,000 increments. The maximum conversion amount will also increase to \$125,000. View the [transition rules](#)

[As you will see in the case study](#), a typical guaranteed universal life policy cannot provide all of these benefits.

Symetra

Are Your Clients' Life Policies Keeping Up with Their Dynamic Lives?

Change is inevitable. The dynamics of life will often require your clients to reassess their personal needs, as the things that once suited their lifestyles don't necessarily suit them now. A routine assessment of their life insurance needs should be no different. Help your clients complete a routine life insurance policy review and make sure their existing coverage still meets their current needs. [Learn more](#)

Clients Can Earn Credits for Healthy Habits

Symetra GoodLife Rewards is an underwriting crediting program designed to reward clients age 70 or younger for their good health by upgrading them to better underwriting classes. [Learn more](#)

Benefits of Trust Planning in New Tax Paradigm

Life insurance can be an effective vehicle for increasing the wealth that passes to your clients' beneficiaries. But with a life insurance policy properly structured in a trust held outside the estate, their assets can work even harder.

[Success Story](#)

[Brainshark Presentation](#)

Symetra's 2013 Corporate Report

Want to learn more about Symetra's progress and performance in 2013? Symetra President and CEO Tom Marra shares the results, and their plans for 2014, in their latest corporate report [Learn more](#).

Transamerica

New Reduced Rates for Trendsetter[®] Super 20 

Trendsetter[®] Super 20 now has new lower premium rates. Make the most of this opportunity to provide clients with a great product that combines the benefits of term life insurance with options to meet their needs, such as a Return of Premium and higher issue ages. For more information on Trendsetter Super Series, view the information below.

- [Trendsetter Super Product Guide](#)

Trendsetter Super is also available with TOP and TOP Plus.3

Transition Rules

The new Trendsetter Super 20 rates are effective March 28, 2014. All applications submitted on or after March 28, 2014 will be coded to the new rates. All applications in-house prior to March 28, 2014 in "submitted status" will be changed to the new plan.

Welcome to Transamerica's quarterly Sales Ideas newsletter where we bring you simple, actionable tools and resources to help you increase your pipeline and grow your sales. Click on any of the links below or VIEW THE ENTIRE ISSUE [here](#).

- [Living Benefits Video #1](#)

- [Living Benefits Video #2](#)

[Producer Checklist](#) Guide to doing business to ensure the Foreign National Application is complete.

United of Omaha

Age Last Birthday

Talk to your clients about our Age Last Birthday advantage today!

Five Good Reasons to Sell Guaranteed Universal Life

United of Omaha's Guaranteed Universal Life has a lot to offer you and your clients. Here are five excellent reasons that may help increase your sales potential.

Are you ready for the Fit Test

Begin using the new Fit test to get the best rating for your clients.

Comparing Chronic Illness vs LTC Riders

There are many nuances and differences between Chronic Illness and LTC riders. To see a recently published comparison from Mutual of Omaha, [click here](#)

United of Omaha Raising the Cap on Premiums! Effective immediately, they've raised the premium caps on their UL products.

[Learn more](#)

Disability Insurance Awareness Month- Start the Conversation with Prospects!

Review this flyer to see a sampling of the consumer marketing materials we have available to you.

For producer use only. Not intended for use by the general public.