

Orange County Brokerage Insurance Services , Inc.



**Serving the needs of independent insurance agents, financial planners,
and stockbrokers since 1976.**

- Services
- Companies
- Personnel
- Products

Administrative Office
17782 E. 17TH St., #206
Tustin, CA 92780
Phone # 714-550-0159 Fax # 714-550-0869
www.ocbis.com

Orange County Brokerage Insurance Services, Inc. formerly known as Component Insurance Services, Inc., was formed in 2002 by Kirk Rawls, for the express purpose of providing insurance agents, financial planners, stockbrokers and property casualty agents with resources not normally available from a single life insurance company.

Component Insurance Services, Inc. was formed in 1976 by Wayne Rawls and Charles Caner. In 1978, Wayne's wife Carol joined the firm as did Greg Rawls and Brad Rawls in 1979. William Galway, former head of underwriting for Security Connecticut Life, now part of ING, joined them in 1980. This formed the original nucleus for Component Insurance. Over the last 36 years, the officers of Component Insurance Services and Orange County Brokerage have provided consulting to the Boards of Directors of a half dozen insurance companies and have contracted with several of the largest financial institutions in the United States.

The products designed by Component Insurance Services, Inc. were generally tax – oriented and appealed to the higher net worth, higher income client – business person or professional. Component also specialized in low-cost, mortality driven insurance products, tax deferred annuities and expert impaired risk underwriting for clients with health difficulties or dangerous avocations. The same can be said today, as Orange County Brokerage Insurance Services, Inc. continues to provide competitive and innovative insurance products through a nationwide network of “marketing underwriters” with a maximum access to products and companies.

Some of the names have changed, but the belief that a client's best interests are served by an independent approach, utilizing some of the nations' best tax strategists and the computerized shopping and comparison tools of one of the largest and most sophisticated data processing systems devoted to life insurance brokerage still applies.

We thank you for your interest ***in Orange County Brokerage Insurance Services, Inc.***

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Phone (714) 550-0159 Local in Orange County, California
Phone (866) 357-9329 From Anywhere in the U. S.
FAX (714) 550-0869 Local in Orange County, California

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SECTION I

List of Carriers Offered Through OCBIS

Life, Annuities, Disability and Long Term Care

Allianz
American Equity
American General (AIG)
American National (ANICO)
Assurity
Athene Annuity
Aviva
Axa
Legal & General/Banner
Fidelity Life
Genworth
Gerber
Great America
Guarantee Trust
ING
John Hancock
Liberty Life / RBC
Lincoln Financial
Lincoln Life
Met Life
Minnesota Life
Nationwide
New York Life
North American
One America
Protective
Prudential
Savings Bank
Standard
State Life
Transamerica
United Home
United of Omaha (Mutual of Omaha)
Unum



How We Select Our Companies

Financial Strength and Ratings are the place we start. In today's insurance world, there is really no reason to deal with a company that isn't financially strong, and the ratings services do an admirable job. While A. M. Best Company is still probably the best known rater of insurance companies, Standard & Poors are, in our opinion, the best rating service because of their qualitative, as well as quantitative, analysis. We want all of our insurers to have excellent ratings from Standard & Poors, A. M. Best, Duff & Phelps, Moody's and even the Weiss Research group. (Not all ratings services analyze all insurance companies.)

Expertise in Product Lines is also important. Carriers occasionally go into a specific marketplace (sometimes due to changes in home office marketing personnel) only to fail in that marketplace. We look for long-term stability of a company in its own market niches and a real commitment to that marketplace; not just at the time of sale, but over a long, long period of time.

Competitive in Product Lines is important, too. A company's commitment to be competitive in a marketplace (for example, term life insurance) should also mean that a particular company is also offering its customers competitive rates.

Management of the company should be stable; not just the top officers of the company, but the day-to-day managers in charge of customer service, marketing, computer systems, etc.

Ease in Doing Business/Support Staff/Employee Quality is very important as well. If the managers of the company are doing their jobs properly, the systems in all vital departments should allow customers and the agents/general agents in the field to communicate easily about all issues that relate to the company's business.

Who Else Represents These Companies? This is a question that most insurance consumers never ask. However, the quality of the producers for a given company is critical to the long-term business of that company. If the producing agents for a company are novices or marginal producers driven by factors other than those of paramount importance to the end-user/policyholder, we would not wish to do business with such a company.

Technology and Marketing Expertise should be apparent. A company need not be on the absolute cutting edge of technology, but it should live up to benchmarks which are the standards in the industry. An independent general agent is in the best position to know the differences between insurers in these areas.

SECTION II

OUR AFFILIATIONS

Insurance Designers of America

Insurance Designers is dedicated to serving the needs of the professional Life Insurance Producer and Financial Planner. They have offices in most of the major metropolitan cities of the United States. Their mission is to provide these professionals with cutting edge sales techniques, access to over 30 insurance and financial product suppliers and boutique personal service.

Just as these professionals have determined that they are accountable to the clients first, Insurance Designers has determined that they are accountable to our agents first. Additionally, just as our agents are dedicated to providing economic benefits to their clients first, IDA is dedicated to doing the same for our agents.

Superior Mobile Medics

We know you want to focus on your client - not tracking down paperwork or following up on missing signatures. With Superior managing your application process, you can rest assured that your applicants' experience is enjoyable and professional. And with innovative scheduling system, convenient appointment options and laboratory integration, your policy delivery cycle will be faster than ever.

APS CIS

APSCIS www.apscis.com is based in Rancho Cucamonga, California. A Call Center built with the most advanced, secure and user friendly web system. Serving various customers of the country by retrieving medical records throughout the United States and have the ability to facilitate the retrieval of records globally.

For over 10 years, APSCIS has developed a large Medical Provider Database, which facilitates and speeds up APSCIS Call Center's daily medical retrieval process. Located 3 miles away from Southern California Kaiser Permanente newly established ROI Unit Center, all requests are hand served daily to the facility.

SECTION III

PRODUCTS

Term Insurance -

- Guaranteed level premiums for a specified period of time - ART, 5-Year, 10-Year, 15-30 Years or level premiums to age 65
- Return of premium term - 15-Year, 20-Year and 30-Year

Universal Life -

- Guaranteed premium (GPUL) with lifetime premium and death benefit guarantees
- Current assumption with greater cash value potential, but without long-term guarantees
- Index UL with interest credits based upon well known stock indexes - higher potential returns with no downside risk

Survivorship Life -

- Insures two persons and pays the death benefit on the death of the latter insured - most often used for the payment of estate taxes or to enhance an estate

Whole Life -

- Traditional life insurance that may or may not offer dividends - participating or non-participating

Simplified Issue -

- Policies that can be issued with minimal underwriting at limited amounts of coverage, generally \$300,000 or less in benefit. May also include smaller "burial" types of policies

Annuities -

OCBIS offers a complete line of deferred and immediate annuities from the top annuity companies throughout the country. Non-qualified deferred annuities are investments similar to bank CD's and normally offer higher interest rates and tax deferral on the interest earnings. Tax-qualified deferred annuities are a great funding vehicle for traditional IRA's, Roth IRA's and 401(k) rollovers

Single Premium Annuities (SPDA) – A single premium, often a rollover from a lower yielding bank CD is invested into the annuity. Many plans offer premium bonuses on the initial deposit of up to 10%. Interest rates may be guaranteed from one to ten years depending upon the particular product.

Flexible Premium Annuities (FPDA) – Ongoing premiums are deposited on a regular basis without the need for a new application for each deposit. Attractive for investors who want to make monthly or yearly contributions to save money for their future.

Multi-Year Guarantee Annuities (MYGA) – Offers a fixed guaranteed interest rate for periods of between five and 10 years. Most plans allow annual withdrawals of the interest earnings or up to 10% of the account value each year depending upon the particular plan selected.

Fixed Index Annuities (FIA) – Interest crediting is linked to popular stock indexes such as the Standard & Poor's 500 or the Dow 30 and offer the potential for a higher return than a "regular" annuity. These plans are not invested in the underlying market and thus can never lose money in a particular year. Gains are based upon the index but gains are often limited by a "cap" or maximum rate that can be earned in any one year.

Guaranteed Minimum Withdrawal Benefit Annuities – These plans offer a guaranteed annual gain in the income value of the annuity, often between 6%-10% for up to 20 years of deferral. At retirement, this income account can provide a fixed percentage of the income value for the lifetime of the annuitant.

Single Premium Immediate Annuities (SPIA) – Provide guaranteed income for the lifetime of the annuitant, similar to a pension plan, and is used primarily with IRA or 401(k) funds to provide retirement income. Income can cover a single life, both a husband and wife for their lifetimes, a specific period only or a combination of the two. SPIA's must begin distributions with one year from the issuance of the policy. Annuity rates can change several times a month so before quoting a particular rate to your client please confirm the rate with our Annuity Department prior to completing application paperwork

Disability Income Insurance -

OCBIS offers a complete line of individual and group disability income plans from top companies such as Met Life, United of Omaha and Standard Insurance.

Individual Plans – Provide fully underwritten coverage with benefit periods ranging from two years to age sixty five. Occupational classes range from "blue collar" workers to highly specialized legal/medical classes. For the more specialized occupations most companies offer an "own occupation" provision that pays the full benefit if the insured cannot perform their "specific occupation" even though they can perform other, often similar or related duties.

Group Plans – Offer simplified underwriting on groups of three or more employees. Group plans will also offer premium discounts of as much as 40% off individual disability income plans.

Critical Illness Plans – Although not literally a disability income plan, they pay out a lump sum benefit at the occurrence of a particular event such as a heart attack, cancer or other critical illness. These can be used when a traditional disability income policy isn't available or is outside the insured's budget.

Long Term Care Insurance

OCBIS offers a full complement of comprehensive long-term care solutions that include "Traditional" tax qualified products, specially designed "California Partnership" products, "Linked Benefit" life insurance products and "Annuity Multiplier" products.

Traditional Tax Qualified Plans – Top quality plans from American General, Genworth, Mutual of Omaha, Prudential and Transamerica provide your choice of daily benefits for durations from as little as two years and as long as lifetime coverage.

Linked Benefit Plans – These are a combination of a life insurance policy that pays a percentage of the face amount as a long term care/critical illness benefit. These can be paid on a single premium, level premium or lifetime premium basis and are available on a simplified issue or fully underwritten basis.

Annuity Multiplier – Annuities that can double or triple the annuity value when withdrawals are used to pay qualified long term care costs.

SECTION IV

SPECIAL UNDERWRITING PROGRAMS

Xrae

XRAE was conceived and developed by a team with over 50 years combined experience in life insurance brokerage. Our team understands what BGAs and agents need to improve the process of selling insurance and, in particular, the process of field underwriting and quick-quoting. Having seen the problems in doing things the “old way,” we invested in a better way and created a dynamic search engine which enables complex underwriting rules of multiple life insurance companies to be searched against instantaneously.

Since launching XRAE at NAILBA 2008, we have partnered with insurance companies, IMO's and individual BGAs to help make the field underwriting process more profitable for BGAs agents and Carriers by making the first quote immediate and accurate.

The **FAST-QUOTE** System:

To greatly speed up the process of determining approximate rates for impaired risk clients, we strongly suggest the use of our **FAST-QUOTE** questionnaires. Typically, you'll prepare the cover sheet detailing general information about your client; in addition, you'll select one (or more) questionnaires which will provide more detailed information about your client's specific impairments. These forms are then FAX'd to our offices for review and discussions with underwriters from various insurers. Typically, we can have a tentative response from at least one carrier and tentative illustrations for you within 24 hours.

SECTION V

Special Concepts

At Orange County Brokerage we offer a complete array of life insurance, annuity, disability income and long-term care products. Please visit our website and if you need additional resources to help close a sale? Use our Virtual Sales Assistant available at www.ocbis.com

Follow us on Twitter:



<https://twitter.com/ocbis>

Like us on Facebook:



<https://www.facebook.com/pages/Orange-County-Brokerage-Insurance-Services-Inc>

Make use of www.lifehappens.org to give you ideas on how to approach your clients needs.

Apps (for Smart Phones) are now available for many carries , find out from us which carriers are part of this new innovated way of communication.

SECTION VI

"Who's Who" at Orange County Brokerage

Case Design / Sales Support / Proposals / Marketing Supplies / Software:

Brad Rawls

Kirk Rawls

Cristina Garcia

Policyholder Services / New Business Supervisor / Corporate Controller/Commissions

Jessica Markworth

Case Status:

Danielle Willar

Contracting / Licensing / Receptionist:

Jo Zapatka