



Orange County Brokerage

Insurance Services, Inc.

Week of 01/05/2017

New items for this week in RED

AIG

Select-a-Term has new market leading rates. In New York, 90% of premium rates rank in top 3, and nationwide 85% of premium rates rank in top 3. AIG has also introduced a new 35-year term. [Learn more.](#)

What else is new with Select-a-Term?

Besides the new, market-leading rates – here's what the Select-a-Term buzz is all about: New, lower band available – potential for simplified, non-medical underwriting; New, highly competitive "Conversion Credit" feature; 18 term durations, including a new 35-year term and NY now has the same premium rates and modal factors as other states. [Learn more.](#)

Smaller Term Policies Now Available with Simple Non-Med UW [Click here](#) to learn more. **AIG Term Conversion Playbook** Did you know Term Conversion activity boosted in November? Don't be the last to check out the [Term Conversion playbook.](#)

Select-a-Term Training Webinars Market-leading rates, 18 term durations and conversion credits. Need we say more? Join Gilbert "Gil" Santellan to learn about the tremendous value Select-a-Term offers. [Learn more.](#)

American Equity

****IMPORTANT INFORMATION – PLEASE READ****

American Equity recently announced the following adjustments to the Foundation Gold (CA16 IDX11) in the state of California:

- 7% premium bonus which vests over nine-year period
- 10 year surrender charge period
- 5% penalty-free withdrawal after the first contract anniversary (cumulative option available)
- Competitive commission rates

****You are required to review the product training regarding the adjusted Foundation Gold PRIOR to selling this annuity product.****

[CLICK HERE to View the REQUIRED Product Training](#)

Banner/L&G

Year-End Closing Dates

We often receive questions regarding year-end closing or cut-off dates. [Read more](#) about our 2016 year-end closing dates.

This manual provides an overview of procedures for defined business areas. [Read The Basics.](#)

Advertising Compliance Reminder

Every quarter your agency is sent a reminder about our [advertising compliance guidelines](#) with the request that you share them with your brokers. [Read more.](#)

Our recent move to a new underwriting manual gives us greater flexibility in our substandard build chart and guidelines for a few other impairments. These improvements allow some applicants to qualify for a better offer! Share our [new fillable PDF flyer](#), which includes case studies on this subject.

Global Atlantic/Accordia

Have You Tried Life in the Fast Lane? Our new accelerated underwriting program is here. Skip the paramed and get your client's policy issued more quickly. Check out [this flyer about Fast Lane accelerated underwriting](#), or [read an FAQ](#) resource to learn more.

John Hancock

What options do clients have when their existing ILIT does not meet their current needs? Can the ILIT be modified or terminated? These questions are so commonly asked that we've been inspired to host a two-part JHAM series on the topic. In this second installment, Attorney Alan Brown discusses the options clients have to build flexibility into new trusts as well as how they can work with existing trusts that no longer meet current needs. [Part 1.](#) [Part 2.](#)

Lincoln Financial

We've created a suite of comprehensive long-term care planning tools to help you uncover opportunities, shorten your sales cycle, and build your practice in just [four easy steps.](#)

Metlife

MetLife announces compensation changes effective Jan. 1 [Learn more](#) about changes to commissions for new life business. > Dividends to be paid in 2017 [Learn more >](#)

Minnesota

By dropping term life insurance rates up to 31 percent, updating our term bands and allowing for up to best class underwriting for Express Issue, Minnesota Life is making it easy for you to sell more term. [Announcement flyer](#). [Product highlights](#).

On January 9th, Advantage Elite Select* (AES) Term rates are dropping by up to 31 percent. Along with this rate improvement, we're updating our term bands and allowing for up to best class Express Issue underwriting! [Product Guide E-app](#)

Nationwide

The Federal Reserve raised their target rate today, but higher rates aren't necessarily bad news for investors. With these insights, we can help you explain what's going on to your clients. [Learn more](#).

North American

January is a perfect time to begin scheduling policy reviews for 2017. Not only does life change from year to year, but life insurance products also change over time. Check out these [policy review marketing materials](#) to help you build sales.

Prudential

Your clients — especially those with high incomes — have the need for death benefit protection as well as a seemingly unlimited number of retirement investment options. [Check out this article](#) for 9 tips on using life insurance to protect affluent client assets.

Life Insurance Agent's Report Clarification

Prudential revised all versions of the Life Insurance Agent's Report (ORD 114119) on October 10, 2016 in order to introduce a premium financing question into Section F; Source of Funds. [Read More](#)

Life Is Evolving. So Are We. BenefitAccess Rider Now Offers More Choice on More Products

we're launching exciting enhancements to one of our most popular riders—the BenefitAccess Rider (BAR). When it comes to preparing for the unexpected, clients can have more choice and flexibility than ever before. [Discover What's New With BAR](#)

Paying for College — A Practical Guide for Families 2016 Edition For families trying to understand the complex world of financial aid — from grants and scholarships to federal loans and work study programs — this guide will help them make informed decisions about when, where, and how to assemble a financial aid package that meets their needs. [Read More](#).

Protective

Not Your Everyday IUL Whether your clients need affordable death benefit protection, competitive cash-value accumulation potential, or the added security of chronic illness protection, Protective Indexed Choice UL is a flexible and versatile solution that can help. [Learn more](#).

SBLI

From customizable emails to print-ready flyers and postcards to telemed call prep guidelines, our marketing kit has everything you need to attract clients. You'll want to tell everyone they qualify for our Accelerated Underwriting— [here's how you can](#).

Symetra

As we previously communicated, as a result of the historically low interest rate environment, we will be instituting the following changes to our UL-G and SUL-G products: The annual premium amount, including lump sum deposits and 1035 exchanges, will be limited to 5 times the target premium. In addition, the maximum face amount for Symetra SUL-G will be capped at \$15 million.

United Home Life

According to LIMRA research, 1 in 3 members of the Generation X cohort acknowledges their need for additional life insurance coverage. And we have products that can help meet that need!

For more information about Generation X, click [here](#) to read through our SmartMarket summary of this demographic group. For more information about our products, click [here](#) for our Product Portfolio.

United of Omaha

[Help Your Clients Get 'Fit' in the New Year](#)

Our Fit underwriting credit program offers you many advantages for your clients. Learn who is eligible, what the lifestyle and medical criteria are, and how much it can save your clients in terms of premium.

[Illustrating the Advantages of Income Advantage IUL](#)

Your Winflex illustration software includes reports that show how Income Advantage can help provide additional income that can be used for college expenses and retirement. Learn why you should include these with your next illustration