



Orange County Brokerage

Insurance Services, Inc.

Week of 03/26/2015

New items for this week in **RED**

Assurity

March Monthly Update - Assurity Life has introduced Term 350 Plus and Non Med Term 10, 15, 20 and 30 year products. The company has also changed the ROP rates for 20 and 30 year term.

American General

With Transamerica recently discontinuing their TransACE product – I have been asked by many for some competitive intel on our GUL product, The **AG Secure Lifetime GUL II**. For those interested, please see the intel below - which includes product comparisons at various ages.

Most term life insurance policies offer five-year increments, not us. We offer term insurance for clients to choose the specific time period that works best for them. They get just what they need, [saving them money](#).

Aviva/AccordiaLife

Accordia Life's new Lifetime Foundation launches today.

Here is your Lifetime Foundation launch kit:

[Top 5 Reasons to Sell Accordia Lifetime Foundation](#)

[Sales Idea Series: Coverage that is Just Right](#)

[Consumer Guide to Lifetime Foundation](#)

[Agent Fact Sheet](#)

[Updated Life Portfolio Overview](#)

[Updated March Rate Sheet](#)

Genworth

Learn about the differences and consider several hypothetical situations in our popular sales idea, [Make an Informed Choice: Long Term Care or Chronic Illness Rider?](#)

LQR- The EFT form that generates always generates for 2 monthly premiums and this is noted on the EFT form. This is not Exam One changing the Quote – this is just the amount quoted mapping to the EFT form and since it is monthly it shows Double. As you always collect two months of premium at delivery.

John Hancock

New UCheck Field Underwriting Tool New illustration tool provides a quick assessment to determine if your term clients are likely to qualify for one of John Hancock's best risk classes. [Learn more](#)

L&G America / Banner

It's fast. It's flexible. It's free. Take advantage of Legal & General America's eDelivery solution that will save your agency time and money. We've partnered with DocuSign and PayPal making eDelivery more efficient than ever!

The Extra Might Beat the Great Rates

OPTerm rates are in the top 5 in 98% of cells across all bands, term lengths and rating classes, for both men and women. But, with LGA, you get value beyond just price. To learn What More Do You Get from LGA and OPTerm, [click here](#)

[Click here](#) to test drive QDR on your mobile device. If on a desktop browser, shrink your screen to the size of a phone.

Lincoln Life

[Lincoln Leader](#) Life March 23,

Headlines

- QLAC Status Available with *Lincoln Deferred Income Solutions*SM Annuity
- Fixed Indexed Annuity Statement Enhancement
- Maximum Premium Limit Increased to \$2 Million
- Fourth Quarter Credited Rate Histories
- Top 5 NIGOs
- Updated Buyer's Guide Requirements: CO, GA, HI, NV, NC, SC and TX
- Florida Suitability Info
- State Insurance Licensing and Training Requirements: LTC Chart Updated – NM

MetLife

MetLife is required to ensure its producers have completed Anti-Money Laundering training? Hold down your CTRL key and [click here](#) to learn how MetLife delivers AML courses through LIMRA, an industry-leading AML training provider.

Minnesota Life

Love Comes in All Shapes and Sizes

February is a great time to remind clients of the importance of life insurance. We insure lots of things in our lives: our homes, our cars, our valuables. But what about the things we love most, our families? Click the following link for resources to help you educate your consumers about the Insure Your Love campaign. [Learn more](#)

Nationwide

Competitive Underwriting Programs and Niches

Learn about Wellness Credits, Nationwide's table shave program and other unique underwriting programs and niches that may lead to better offers. [Learn more](#)

North American

Surf's Up in California. Catch the Wave.

Check out the top five things you need to know about North American's life insurance endorsement, Accelerated Death Benefit for Chronic Illness.

1. Accelerate up to 24% of the death benefit annually, \$1 million maximum
2. No additional premium required
3. Monthly deductions waived during chronic illness while on claim
4. Benefit is paid out upon qualification, not later as a reimbursement
5. No limitations or restrictions on how the accelerated DB can be used

[Learn more.](#)

Effective April 1, 2015, North American Company is implementing changes to the currently credited interest rates on select life insurance products. Please [read more](#) here.

Protective

Over the course of your career, you will likely work with numerous grieving widows. Considering that 70% of women change advisors after the death of a spouse, investing time in learning how to better work with widows will likely be time well spent [Learn more about working with widows](#)

Principal

January 17th - Principal National Life has introduced new rates for it term 10, 15, 20 and 30 year products.

Prudential

Prudential continually reviews our rating structure to see where enhancements can be made. As a result, the following Rate Reduction program has been implemented. The program will be used for both formal applications and fully packaged informals (including Super Summaries). This program, in partnership with reinsurance, allows certain Table A and B rated applications to be moved to Standard, without the need for the producer to request submission through the program. [Read More](#)

Pruco Life Insurance - state approvals March 9th - Pruco Life's new its UL Protector with NLG are now approved in CA and MO.

SBLI

SBLI At a Glance

SBLI is excited to introduce a new range of consumer marketing materials to help you sell to your clients. The first is *SBLI At-a-Glance*, which provides an outline of SBLI's heritage and offerings. Click the link below to see more, and look for more to come from SBLI. [Learn more](#)

Transamerica

March 6th - When we copied over the basic Trendsetter 20 and 30 premiums, into the product with ROP, we neglected to reduce the maximum issue ages which are less than for the same product with ROP. This has been corrected.

United of Omaha

[Disability Continuation of Planned Premium Rider - NY](#)

Effective April 1, 2015 the Disability Continuation of Planned Premium Rider will be available in New York.

[Make Mutual of Omaha Your Carrier for Life](#)

Mutual of Omaha offers many options for your client's life insurance needs.

[Provide Flexible Options for Retirement](#)

How to use the Guaranteed Refund Option to provide your clients flexibility in retirement.

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