



Orange County Brokerage Insurance Services, Inc.

Week of 04/16/2015

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

Due to legal and compliance regulatory requirements, all agents actively appointed to sell American General Life products will begin receiving transactional emails related to product notices and changes, interest rates, commissions and other legal and compliance matters. Although agents will have the opportunity to manage their receipt of marketing and commercial emails through a new email subscription center, they will not have the option to opt out of transactional emails moving forward.

Aviva/AccordiaLife

Checkout this [new Sales Idea, featuring Lifetime Foundation!](#)

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

Great America

[Watch this one-minute video](#) for a glimpse of what it can do for you. Now there's a fast and efficient way to help manage your Great American Life business.

Introducing the GAIG Annuity mobile app, available exclusively to our valued producers. Download the app by April 17 for your chance to win a **\$500 Best Buy gift card!** Visit www.GAannuity.com/mobileapp for full details

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?](#)

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](#)

At John Hancock, we think life insurance should reward you for living. That's why we are introducing a new approach to life insurance that helps you secure your financial future and pursue a longer, healthier life. We've partnered with Vitality, a global leader provider of interactive, personalized wellness programs, to recognize and reward you for living a healthy life. In fact, the healthier your lifestyle, the more you can save – and the greater your potential rewards.

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](#) April 2, 2015,

- Headlines
- CRL and ExamOne Labs to Client – Reminder
- Enhanced Customer Service for Term Policies in Grace
- MFS® VIT Core Equity Series – Fund Merger
- Electronic Inspection Reports – The Future Is Now! – REPRINT
- Lincoln MoneyGuard® Prequalification Changes

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.

MetLife's [Enhanced Rate Plus](#) program, the newest underwriting program designed to boost your clients' rating classes without undergoing labs or exams¹ will be continued thanks to its tremendous success. Since the program launched in January, **9 out of 10 eligible clients who use the program were given best class rating.** Even better, Enhanced Rate Plus has reduced the average underwriting decision

time from over 20 days to less than 5 days for 70% of clients who apply via tele-app. [Tele Underwriting](#)

Minnesota Life

Resources for aging clients

Over 70 percent of people over age 65 will need some form of long-term care.¹ Clients concerned about long-term care costs will appreciate our Long-Term Care Agreement (LTCA) as a fresh alternative for covering long-term care. **With the LTCA, available on select policies from Minnesota Life, clients can receive long-term care benefits, a death benefit or both.**

[Long Term Care Agreement](#)

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

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.

Noticed some industry changes lately? We're happy to report that we're standing as strong as ever! [Check this out](#)

Protective

Protective Custom Choice UL boasts a premium grace period twice as long as most traditional term policies. Clients have days 1 through 30 to pay their premium, as usual. At day 31, traditional term policies lapse, but with Protective Custom Choice UL, clients have another 30 days to pay premium with additional interest.

Don't be distracted by another term carrier re-price!

The value a policy delivers is equally important. [See additional facts](#) to consider before selling another term policy or contact us:

Principal

January 17th - Principal National Life has introduced new rates for its 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](#)

[Living Needs Benefit Rider Highlighter](#)

[Living Needs Benefit - Get the Most Out of Your Life Ins Generic \(ORD87246\)](#)

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

[Our Great TLA Rates Can Win the Sale](#)

Term Life Answers' new Preferred Plus, Preferred Nontobacco and Standard Nontobacco rates are the best rates we have ever offered.

[Offer Your Clients Protection and Flexibility](#)

GUL and GUL Plus come with many living benefits to offer your clients, all at no additional cost.

[New Mobile Quoting App Now Available](#)

This exciting new quoting application will allow you to run quotes on the go with or without an internet connection.

[Download this flyer](#) to learn more. Then be sure to share the good news with your agents. Traditional LTCi is alive and well and continues to be the best option for many clients.

[Watch a short video](#) to learn more about the flexible and affordable inflation protection options available on Mutual of Omaha's LTCi products.

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