



Orange County Brokerage

Insurance Services, Inc.

Week of 04/01/2016

New items for this week in **RED**

Allianz

Check out our latest animated client video, "[The underwriting process: What to expect when applying for life insurance.](#)" Help prepare your clients for the underwriting process and share this short, informative video. Together, we can help make the process smooth and seamless for your clients. You can find all our videos on the Knowledge Center under [Tools & Resources](#).

Due to the recent high volume of fixed index annuity (FIA) business, we are extending the **rate lock** on our FIAs from 60 days to 90 days for any FIA contracts submitted as of 1/14/16 and going forward

American General

New products coming soon

The countdown has begun; keep an eye out for our next issue scheduled to include the official announcement and transition rules...

Term conversion product rules enhanced

New rules apply to inforce and newly issued Term policies. Please review this important Term conversion [Bulletin 16-033](#)

Great American

Rider Changes Effective March 21, 2016

Paper applications must be signed by Friday, March 18, 2016 and received by Friday, March 25, 2016. All funds must be received by Friday, May 6, 2016.

Electronic applications must be submitted to Great American by Friday, March 18, 2016 and all paperwork must be received by Friday, March 25, 2016. All funds must be received by Friday, May 6, 2016.

Lincoln National

Headlines [Lincoln Leader](#)

- Office of the Chief - Underwriting News - Focus on differentiated service for your largest and most important cases – Message from Jordan Carreira
- Lincoln Leading Edge Underwriting –Update
- EKG Requirement Eliminated for many Age Groups at ALL Face Amounts

L&G America / Banner

Policies contain a 30-day free look provision stating that we will refund all payments if cancellation is requested within the 30 days following delivery of the policy. (Pennsylvania's free look period is 45 days)

Metlife

Make sure your clients don't miss out on the versatility of life insurance. See how MetLife's Enhanced Rate Plus underwriting program can help you build your business. [VIDEO](#)

Minnesota Life

You understand the benefits of universal life insurance, but do your clients? **Share this video to explain what universal life insurance is and how such a policy could benefit your clients.** [Video](#)

Nationwide

[LTC licensing and training changes in 9 states, effective May 2](#)

As of May 2, 2016, nine states will require a Health license in addition to a Life license to sell long-term care (LTC) insurance products: Alabama, Alaska, Colorado, Indiana, New Jersey, Oklahoma, South Carolina, South Dakota and Vermont. Please be aware of the [requirements](#) for selling Nationwide YourLife CareMatters[®] and the Nationwide Long-term Care rider and LTC Parent/Partner rider on other Nation

North American

One Product - Five Sales Concepts | Guarantee Builder IUL--- [LEARN MORE](#)

- Guaranteed death benefit protection to age 120¹
- No premiums or charges beyond age 100
- Guaranteed interest rate bonus on Indexed Account –0.75% in years 11+²
- Great product for [Annuity Max](#), [Client Review](#), [Estate Planning](#), [Legacy Building](#) and [Pension Max](#). Check our [Sales Concepts](#) kits today!
- Available for submission through SimpleSubmit[®]

Protective

We know it's been a while since you last placed life insurance business with Protective Life Insurance Company. In fact, sometimes it seems easier to recall your first car than the last time we connected with you!

All joking aside, we'd like to change that and give you \$150 to [reconnect](#) with us.

Don't be a distant memory, [view promotion rules now](#).

Prudential

As an addition to our popular Life Events Mortgage eKit, this new personalized prospecting flyer introduces to your clients the idea that life insurance proceeds can be used to help pay off their mortgage. Leverage this tool as part of an effective marketing strategy when meeting with new homeowners. [Read More](#)

SBLI

You've heard all the commotion about changes in the life insurance business. Meanwhile, SBLI is as stable as ever and equally committed to providing affordable, dependable term and whole life insurance to all who need it. Our stability allows us to offer our partners a best-in-class experience.

- **New low term rates**—Some of the lowest in the country, particularly among higher face amounts for ages 20-60 and lower face amounts for ages 45-60.
- **ZipApp™**—Our new streamlined drop ticket helps you get business done faster.
- **Fast turnaround times**—We typically process over 40% of cases in 10 days or less,¹ and everything else in just over three weeks.²

Sentinel

501(c)(3) Funds Now Accepted!

Sentinel Security Life is excited to announce that we are now able to accept 501(c)(3) funds in our annuities. The only requirement is the IRS determination letter for a 501(c)(3) tax-exempt entity to be sent with the application. To download the most current versions of our Field Guides, please follow the links below.

[SUMMIT BONUS INDEX FIELD GUIDE](#)

[PERSONAL CHOICE ANNUITY FIELD GUIDE](#)

The Standard

Please download our simple infographic titled "[Why Income Protection Matters](#)." It will prompt questions that can:

- Help clients understand their risk of disability
- Invite discussion about how long they could stay afloat without income
- Explore potential income-protection gaps in group disability insurance — especially for high-income individuals

Get this at-a-glance overview now — and start more provocative conversations.

Transamerica

A Customer-Focused Approach to Social Media Marketing

On Tuesday, March 1, author and social media expert Paul Slack will discuss how becoming a social media concierge is the key to online marketing, the four biggest traps to avoid and social media marketing in 15 minutes a day. He will also answer the most common questions life insurance professionals have when it comes to social media marketing. [Register today](#).

United of Omaha

Coming Soon: Mobile Quotes for GULE

Guaranteed Universal Life Express (GULE) will be available on Mutual of Omaha's "Quotes for Sales Professionals" mobile app beginning April 22, 2016.

Make the Move to Term Life Answers

Our Term Life Answers (TLA) product is highly competitive in several key categories. Find out how you and your clients can benefit by making the move to TLA.

The Stay Bonus: A Unique Twist on Key Person Life Insurance

Learn how our new Income Advantage IUL can provide options for business owners who dream of leaving their family business to their children.

LTC

What's On Their Minds?

Read what some LTCi buyers and non-buyers are thinking when it comes to long-term care insurance.