



# Orange County Brokerage

## Insurance Services, Inc.

**Week of 04/27/2017**

New items for this week in **RED**

---

### **AIG**

People don't lay awake at night and worry about life insurance, they worry about retirement. Get sales ideas and client prospecting tools; BGA promotional materials; and unique selling strategies for client meetings on "Retirement Protection" by [clicking here](#).

### **AXA**

Permanent life insurance can be a key component of your clients' overall portfolios, helping them adapt to changes in their lives *and* stay protected. To see how to put this idea into practice for your clients, check out our sales concepts and prospecting ideas, available at: [Here](#)

### **Banner/L&G**

**Quotes Done Right Ending April 28**

**As of April 28, 2017, Quotes Done Right will no longer be available. We'd like to thank all of our distribution partners, who have supported QDR since its launch. We look forward to sharing new and exciting digital innovations with you in the future.**

### **Is Your Client Eligible for APPcelerate?**

For qualified applicants, APPcelerate can make the underwriting process quick and convenient with no medical exams, labs or APSs. [Download](#) the flyer.

### **\$841.4 Million Claims Paid in 2016**

Paying death benefits to beneficiaries is the real story behind our business. It's more than just a number. [Download](#) the infographic.

### **John Hancock**

**Sales Success Story — How the All New Accumulation IUL and Vitality Saved a Case**

[Learn how](#) the new Accumulation IUL with Vitality gave a producer the best accumulation solution to meet his high-net worth client's supplemental income needs.

### **Lincoln Financial**

Lincoln Leader - Life

Lincoln MoneyGuard® II – Introducing Expanded Payment Options and Pricing Changes

Please note: You must be logged into one of the Lincoln Producer Sites to access some of the links within this document.

[Read More](#)

Earlier this year, we announced plans to pursue a separation of a substantial portion of our U.S. Retail business, which includes the retail distribution of individual life insurance policies and annuity contracts issued by MetLife Insurance Company USA (MLUS), First MetLife Investors Insurance Company (FMLI) and New England Life Insurance Company

### **Minnesota**

Applying online through eApp already gets you through the process faster than a paper app. Now it offers the **option for clients to complete their tele-interview immediately after the app is submitted** - potentially speeding up the process even more!

**The process is simple:**

- Submit eApp.
- Have your client call 1-800-658-3208 to answer a few medical, financial and lifestyle questions.
- We're notified the interview is complete and will take it from there.

[Learn More about e-app](#)

### **Nationwide**

**Boost Retirement Income with Life Insurance From Nationwide** Did you know that only 14% of pre-retirees say they're very confident they'll be able to live the retirement lifestyle they desire? Offer them a triple layer of tax protection with Nationwide YourLife® Indexed UL Accumulator, so they can live retirement their way. Learn more with our [new client video](#).

Nationwide CareMatters pays an easy-to-manage cash indemnity benefit, meaning no monthly submission of bills and receipts. Watch [this new, client-approved video](#) and learn more about the benefits of cash indemnity.

## **North American**

Your clients want to feel confident that the company that's helping them protect their futures is a strong and stable one. As a member of Sammons Financial Group<sup>1</sup>, which was recently ranked by LIMRA as the 10th largest writer of individual life insurance<sup>2</sup>, North American's story of long-term reliability can be found in the numbers.

Share this consumer approved flyer with your clients to show them why they can count on North American now and into the future. [Download Flyer](#)

## **Policy Change Application Updates for California and Pennsylvania**

We are pleased to announce that our updated Policy Change applications have now been approved in California and Pennsylvania Group filed Products. [Read More Here](#)

## **Rapid Builder IUL Reminder: MEC Status & Underwriting Requirements Based on corridor Death Benefit**

With the recent introduction and launch of the new Indexed Universal Life (IUL) products, we want to remind you that a policy will become a Modified Endowment Contract (MEC) in year one if excess premiums are deposited into the policy. [Read More Here](#)

**New General Purpose Application for California and Pennsylvania** To comply with IRS Federal Regulations, this application was required to be revised. [Read More Here](#)

## **Prudential**

**UL Protector Approved in CA and WY - Effective April 24<sup>th</sup>** the February 2017 version of UL Protector (ULNLGA-2016) has been approved in California and Wyoming. [Read More](#)

## **We Have an Rx for That: See Our Most Popular Topics**

Need quick information on how Underwriting considers specific health conditions? [Look No Further Than Our Rx For Success Series](#)

**Masterpiece of Love** Every life is a work of art. Prudential's Masterpiece of Love campaign helps people turn the memory of someone they've lost into a 'Masterpiece of Love'. [Click here](#) to view videos, stories and submissions by customers via social media.

**Add More Life** Clients may be concerned about outliving their savings in retirement. Listen to this [quick segment](#) with Prudential Advanced Marketing's Jill Perlin and Lina Storm for tips on helping them with those challenges.

## **Protective**

The following compensation updates for Preserver II are effective immediately: For issue ages 0 - 80: increase of 1%; For issue ages 81-85: increase of 2%. The new rates will be applied for policies with application signed date on or after March 1, 2017. For additional information, [click here](#).

## **SBLI**

On April 13 SBLI hosted a webinar for IDA, during which they shared the highlights of their Whole Life products. A replay of the webinar can be viewed here: <https://www.ida-national.com/webinars/sbli-whole-life-webinar/>.

## **Symetra**

Our new sales idea shows how two Symetra UL-G policies equaling the total coverage needed and our optional Return of Premium Rider helped a client get guaranteed coverage and the added control and flexibility he desired. [Read more](#)

## **United of Omaha**

### [Get the Inside Scoop on Our New Life Protection Advantage IUL](#)

Watch this short video to learn how the new Life Protection Advantage IUL can offer clients long-term guaranteed protection and flexibility for the future.

### [Give Your Clients Options for the Future](#)

With an IUL or GUL policy, your clients receive the protection they need today and, through the Guaranteed Refund Option rider, they also have flexible options for the future. Learn more about this feature.

### [Quotes for Sales Professionals](#)

Download the Mutual of Omaha Quotes for Sales Professionals app and quickly run quotes for your clients whenever, wherever.