



Orange County Brokerage Insurance Services, Inc.

Week of 08/04/2017

New items for this week in **RED**

AIG

How can clients maintain a policy to 100 while receiving a FULL return of premium by age 80? And still have money leftover? Share the power of the 10-10-10 Plan! Check out our [new and updated resources](#).

Banner/L&G

Height + Weight = A New Case Study!

Check out Legal & General America's [new case study](#) flyer centered around build. In June, our Underwriting Field Guide update included substantial enhancements to our Standard Build Chart, allowing some applicants to qualify for a better offer. We've also recently published our [Substandard Build Chart](#) through Table 6.

We are rejecting a large number of applications because agencies are either sending outdated HIPAA forms or not including them at all. This is delaying service for our customers because we cannot begin underwriting unless we have a current HIPAA form that is fully completed and signed. [Learn more.](#)

Global Atlantic

Need an easy way to jumpstart your business over the summer? We have the perfect solution for you with our Guaranteed External Term Exchange program. We will accept term policies from an extensive list of carriers issued within the last 36 months at Standard or better rates. They can convert to any of our permanent policies with no underwriting! [Learn more.](#)

Lincoln

The Lincoln Life Leader

[Click here](#) to download the latest edition of The Lincoln Leader for updates on new self-service underwriting quick-quote tools, NIGO enhancements and more.

John Hancock

John Hancock Vitality members love that they can order an Apple Watch Series 2 for as little as \$25 by exercising regularly. But did you know that it's also a great conversation starter, lead generator, and relationship builder for you? Watch this [short video](#) to learn more about this great benefit.

Minnesota

\$99 per Month Can Protect a Lifetime of Dreams

Just \$99 per month can leave a lasting financial legacy for children and grandchildren. By purchasing a permanent life insurance policy, parents and grandparents can protect a lifetime of dreams at a minimal cost, while locking in insurability. All it takes is \$99 per month. [Learn more.](#)

National Life Group

If you already have the app, the FlexLife II Quick Quote capability will be automatically available. If not, **getting and using it is simple:** [Apple IOS](#) [Google Play](#)

Nationwide

Weekly Economic Review and Outlook Monetary policy decisions were plentiful last week as the European Central Bank (ECB) and the Bank of Japan (BoJ) held policy meetings. While the tenor from global central banks is gradually shifting toward less accommodative, there has been more talk than action so far. Both the ECB and BoJ left their benchmark rates and asset purchase programs unchanged in July. [Read more](#) in this week's report.

North American

North American is pleased to announce the addition of a new Indexed Universal Life insurance product to our competitive portfolio effective August 1, 2017. [Download the bulletin](#) to learn more about product highlights, marketing materials, product details, webinar dates, and more! [Watch video.](#)

Give Your Clients Something to Talk About

Share the new white paper on the "Sandwich" generations, and help your clients have the sometimes difficult but necessary conversations about their finances that they could be avoiding. High Impact Marketing white papers offer ideas to help grow your business

Looking for new ideas for your business in the new environment? Our series of High Impact Marketing white papers can help:

- [Standing out in a digital marketplace](#)
- [Marketing to beneficiaries and future business owners](#)
- [Optimizing the initial client meeting](#)
- [How to convert satisfied clients into raving fans](#)

Prudential

Prudential strives to offer a relevant suite of products that align to a variety of customers' needs. To reinforce our commitment to the no-lapse guarantee marketplace we will be introducing new pricing on PruLife SUL Protector. The updated version has similar changes to those made to PruLife® Universal Protector earlier this year. The new pricing incorporates the 2017 CSO table, uses Principal Based Reserves, and will help maintain the sustainability of SUL Protector. We will continue to monitor pricing on our entire suite of products and exercise the financial discipline that has helped Prudential provide enduring value to its clients for over 140 years. [Learn more.](#)

The updated version has similar changes to those made to PruLife® Universal Protector earlier this year. The new pricing incorporates the 2017 CSO table, uses Principal Based Reserves, and will help maintain the sustainability of SUL Protector. We will continue to monitor pricing on our entire suite of products and exercise the financial discipline that has helped Prudential provide enduring value to its clients for over 140 years.

Protective

Protective Life Insurance - new term product

August 7th - Protective has introduced a new term series called Protective Classic Choice Term. The product is available in 10, 15, 20, 25 and 30 year level periods. The term/UL products remain available as well.

We get it—many clients need straightforward protection, nothing more. That's why we added Protective® Classic Choice Term to our short-term solutions portfolio, along with Protective Custom ChoiceSM UL. So now your agents have [two solid short-term solutions](#) to offer clients. We made promoting our new term and product portfolio with your agents simple, too. [Get free resources.](#)

SBLI

For \$1M and Over Cases, We Offer Your Agents Extraordinary Competitiveness

For cases \$1,000,000 and over for 20 and [30 year](#) terms, we're in the top 3, 93%¹ of the time, and #1, 57%¹ of the time! Now, your agents can use our competitive prices to connect with prospects, across all ages, and target the 20 and 30-year markets. [Click here](#) and find out how we'll earn your agents' loyalty when they throw us their next large case!

United Farm Family

Introducing a new SmartSelling brochure - Term For Mortgage Protection! This agent-only selling [aid](#) provides statistics about the mortgage industry and highlights the benefits of having term life insurance to cover an outstanding mortgage. In addition, [there's](#) information about the products in our term portfolio, the guarantees available, and the term sales tools available to use with your clients!

Click here to [download](#) now! Product availability varies by state and issues age.

United of Omaha

These are just two of the many reasons Cassandra Watson chooses Mutual of Omaha for her LTCi clients. Learn why this second-generation long-term care specialist never hesitates to recommend Mutual of Omaha to her clients and why she can always count on our LTCi products to fit their needs.

[Watch Video](#)

[An Opportunity for an Upsell on Term Life Answers](#)

With our new Upsell Program, we offer clients an opportunity to increase their coverage after their term policy has been approved.

[How Will Your Clients' Retirement Expenses Get Paid?](#)

Learn about a planning strategy that gives your clients additional options to consider - even if their retirement savings runs out.

[The Top 10 Reasons to Choose Life Protection Advantage IUL](#)

Find out why your clients should choose Life Protection Advantage IUL to provide them with protection through life.

[Plan Ahead for Life Insurance Awareness Month](#)

Find out what materials are available to assist you with your Life Insurance Awareness Month marketing efforts.

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