



# Orange County Brokerage Insurance Services, Inc.

Week of 12/11/2014

New items for this week in **RED**

## **Assurity**

[AG Select-a-Term Marketing Flyer](#)

## **Allianz**

Here's a link for the webinar, "The art and science of policy reviews" held Thursday, 7/17, if you would like to pass it on to those that were unable to attend. **Recording** <https://allianzlife.webex.com/allianzlife/lsr.php?RCID=6529ba56656a48a193da8d5f12be442b>

## **American General**

AIG Life Brokerage has rolled out 2 new sales contests to promote permanent sales – the "[Better Ride Promotion](#)" (focus is on AG Asset Protector) and the "[Elite Rewards promotion](#)" (Elite Index II and Elite Survivor Index II only).

Increase your chances of winning a BMW 528i pre-paid lease by adding our unique living benefit riders to your sale. Earn points to qualify with permanent life insurance applications and these [two riders](#).

Jim Mallon, AIG's president of life insurance, encourages producers to provide for clients' three basic needs using a single product in this recent [article](#) on InsuranceNewsNet.com.

Watch this [video](#) and hear a successful producer's message to clients purchasing AG Asset Protector®.

## **Aviva/AccordiaLife**

### **Why Settle for Only One Sweet Spot?**

Accordia Life Assure is a top 5 competitor in a wide range of scenarios. You can feel confident recommending this product for affordable death benefit protection to your clients. [Learn more](#)

## **Aviva/Athene Annuity**

If you are already contracted with Athene Annuity and Life Company, West Des Moines, IA (Athene IA, formerly Aviva), **you must complete [product training](#) prior to selling the "New" Athene Benefit 10.**

## **Fidelity Life**

Introducing the new Pathfinder iPad App! [Video](#)

## **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?](#)

## **ING / Reliastar/Voya**

### **An Untapped Resource for the Middle Class**

Head of Life Distribution Dave Wilken authors an article for *Life & Health Advisor*, highlighting the benefits of cash value life insurance for middle market households. [Learn more](#)

## **John Hancock**

### **New to Field Underwriting Guide: Foreign Travel/Non U.S. Resident Tab**

Visit our recently launched Field Underwriting Guide on [jhsalesnet.com](#) to check out the new Foreign Travel/Non-U.S. Residents tab. Use the search tool to easily determine country codes and corresponding requirements and guidelines. [Click here](#) to learn more about what the guide has to offer -- or [here](#) to see how to access. Visit [JH SalesNet](#) today to start exploring our interactive Field Underwriting Guide.

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

### **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](#)

## **Lincoln Life**

### **[Lincoln Leader](#) Life**

**[Lincoln's Position on Marijuana-Related Businesses](#)**

## **MedAmerica**

Want to learn more about FlexCare's Shared Extended Benefit Rider? Check out this short training and see how you can offer excellent shared protection at an affordable price! [Watch the video now](#)

## **MetLife**

Whole Life Up Close is an educational interactive mobile app that teaches clients the benefits of whole life insurance. Whole Life Up Close is now available on all Android tablets in addition to Apple's iPad and iPad mini. Visit the MetLife Investors portal with your Android tablet or iPad to download today [Learn more](#)

## Minnesota Life

All newly issued policies will now be required to confirm health of the proposed insured upon policy delivery

## 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

Read more about the [discontinuation of Waiver of Monthly Deduction Rider in CA](#).

As a part of our compliance commitment, we are also issuing this reminder regarding [acceptable forms of premium payment](#).

[Full beneficiary information is required](#) on all new applications, and there are new requirements for the Children's Insurance Rider. Our new [Policy Change Process also requires](#) full beneficiary information on all policy change applications--effective immediately.

You choose where to place your life insurance business, and you depend on that carrier to be there for the next chapter. Over the past few years, many carriers have changed their story—shifted focus, cobbled together new names, or lost the confidence of ratings agencies. If you're tired of the shuffle, [turn the page](#) to North American Company.

Prospecting on social media isn't so different from prospecting in person. Read these tips for the big three platforms! [\[read\]](#)

## Protective

### Short-Duration Protection with More Value

A traditional term policy isn't the only way to provide low-cost, short-duration coverage for clients. The Choice Series solution can help clients get more from their protection [Learn more](#)

Show clients an innovative way to use life insurance to protect their retirement assets with a new training program on [RetireStronger.com](#) called "[Making the Sale](#)".

## Prudential

### Research on Financial Behaviors of Women

Five years into the financial recovery, women appear to be feeling more financially secure, yet financial services firms can still do better to help meet their needs. View a new research study where Prudential discusses the financial experience and behavior among women and share their "Women and Money" website with your female clients. [New Research Study Women and Money Website](#)

## SBLI

### Satisfy Your Clients' Many Needs with SBLI Whole Life

Are you looking for a life insurance product with the flexibility to add as many as seven riders for whatever coverage needs may come your client's way? Do your clients want a savings tool which will allow them to access cash for supplemental retirement income, the kids' tuitions, and more? As you will see in SBLI's newest sales flyer, your clients can have all of these benefits with SBLI Whole Life. [Learn more](#)


## Transamerica

### Options Matter When Selling Living Benefits

Address client needs and concerns with Transamerica's Living Care Portfolio. [Living Care Solutions](#) [Living Care - Why Transamerica](#)

Great News! The Chronic Illness Accelerated Death Benefit (ADB) Rider has been approved in California and for all new policies issued effective December 15, 2014 or later, all three riders — Chronic, Critical and Terminal Illness — will be included with client's Trendsetter® LB policies at no additional premium charge. Further, in early 2015, any Trendsetter® LB policy issued in California from 8/2/14 through 12/14/14 will receive a letter from the Company along with the Chronic Illness Rider amending their policy.

### [READ FULL DETAILS HERE](#)

**Application and Disclosure Form Update for California**  The following application and disclosure form will be updated in California effective Nov. 28, 2014. The new application (APA400113TCA REV) replaces APA400113TCA for the Trendsetter Portfolio, TransACE and TransACE CV as well as Guaranteed Whole Life. The last day Transamerica will accept the current application (APA400113TCA) is Jan. 30, 2015. The current disclosure form (ACC-DISC TL19 CHCR CA) for Trendsetter LB is now ACC-DISC LR02/03 CA; please start using it as of Nov. 28, 2014. To obtain these updated forms, Please visit our website or call our office.

## United of Omaha

### [Accelerated Death Benefit Rider Approved for Living Promise - California](#)

Effective December 1, 2014 the Accelerated Death Benefit Rider will automatically be added to qualifying Living Promise policies in California.

### [Children's Whole Life Application Update](#)

Enhancements have been made to the application to make it easier to complete and to help get your policy issued faster

### [MutualCare® Solutions Product and Underwriting Guide Revised and Updated](#)

The MutualCare® Solutions Product and Underwriting Guide has been updated and is available to order

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