



# Orange County Brokerage

## Insurance Services, Inc.

Week of 12/24/2014 -12/31/2014  
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**

#### **Not Your Average Grocery Getter**

Increase your chances of winning a BMW 528i pre-paid lease by adding AIG's unique living benefit riders to your sale. [Learn more](#)

#### **New Generation of Life Insurance**

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

### **Aviva/AccordiaLife**

Cash Accumulation Comparison What could your clients experience over the life of their policies? Do you know how Lifetime Builder stacks up? Review the flyer at the link below to see how Lifetime Builder compares against key competitors [Flyer 1](#) [Flyer 2](#) [Flyer 3](#)

This week, we're rolling out **MORE** new pieces that take a hard look at Lifetime Builder's cash accumulation potential compared with key competitors' products. What could your clients experience over the life of their policies? Do you know how Lifetime Builder stacks up?

[Lifetime Builder v Eclipse \(Minnesota Life\)](#)

[Lifetime Builder v FlexLife IUL \(Life of the Southwest\)](#)

Each time we add new content to the Spotlight on Sales page of [Accordianow.com](#), you will receive an emailed "SOS alert."

### **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**

InTouch Underwriting Dialogue Click below for the latest InTouch Underwriting Dialogue. Authored by Legal & General America's medical and underwriting specialists and published for like-minded agency professionals, this issue examines underwriting Hepatitis C. [Learn more.](#)

### **Lincoln Life**

[Lincoln Leader](#) Life

### **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**

Redefining Retirement Income--Learn how you can help provide your clients with more clarity in developing a retirement income strategy. [Learn more.](#)

### **North American**

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

Effective January 9, [Custom Guarantee will be temporarily removed](#) from SimpleSubmit<sup>SM</sup> for cases written in California due to system updates.

Effective immediately, North American will include a policy delivery receipt with every policy issued. [Read more.](#)

### **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](#)".

Clients Overwhelmed? Try a Simpler Approach -When trying to meet protection and growth needs, clients can be overwhelmed by various strategy and index options. But this Choice Series solution can provide a simpler approach. [Learn more](#)

### **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.](#)


### **Symetra**

#### **Symetra Classic Outdoes Itself with LPB Premier Pricing**

Symetra Classic with Lapse Protection Benefit was already a top performer in the GUL marketplace. With LPB Premier pricing, it performs even better. Designed to provide lower premiums on your larger cases, LPB Premier premiums average 6-10% less than top competitors [Learn more](#)

### **Transamerica**

**Smooth Sailing to Increased Foreign Nationals Business** Learn about the growth opportunity with these sales tips and case studies from Transamerica. [Foreign Nationals Producer Toolkit](#)

**Producer Fees Increasing in California**  Effective March 1, 2015, the California Department of Insurance is increasing producer fees by 10 percent. Producers who operate within California but reside out of state will be debited accordingly.

### **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.

#### **[Living Promise iGO e-App Update](#)**

The Accelerated Death Benefit for Terminal Illness has been added to the Living Promise e-App on Igo

#### **[An Alternative to ROP Term](#)**

Consider GUL with the Guaranteed Refund Option.

#### **[Guaranteed Refund Option Rider Benefit Column for GUL and GUL Plus](#)**

A new column will be added to GUL and GUL Plus illustrations showing the Guaranteed Refund Option benefit.