

### Annuity Sampler

- 5 Year 5.0%
- 6 Year 5.0%

#### Bonus Annuity

- 10.25% Year 1
- 4.25% Years 2-6

Call today about  
our

**HOT SELLING  
EIA's & SPIA's**

**Case Status can  
be checked on our  
website. If you  
need assistance,  
please call and we  
can walk you  
through it!**



**WELCOME TO THE NEW YEAR!!**

From all that we read and hear, 2009 should be almost a reverse image of 2008. We expect the economy to start in the doldrums, be flat through the middle of the year, and pick up steam as the year comes to a close. The new administration, the stimulus package, TARP, and the basic optimism of the American people should all work positively as the year goes on.

That does not mean it will be easy! Your clients and their employees are probably more worried about their finances than ever and there is no short or easy answer. However, we can say that not a single life insurance company has failed over the last year. Insurers are not allowed to have the kind of leverage (borrowing) that other financial institutions use as a major part of their capital base and this works to the policyholders' benefit in an economic downturn. Our industry really does work for the most part with a long term focus and it does deliver on its promises.

Here is one thing we do know: **Money will flow to quality and**

**safety in bad times!** If you keep that simple rule in mind this year your clients will thank you for years to come.

## WHAT'S NEW?



Now that many older products are gone, especially those using 1980 CSO mortality tables, our carriers are fine tuning their rates to compete in the new year. **United of Omaha, Prudential, and Genworth** have recently changed their term pricing. **Omaha** seems to be particularly aggressive and we urge you to take a new look at them. **Banner** remains near the top of the list and their recent hiring of Jimmy Atkins, longtime term guru at **Genworth** and **First Colony**, insures they will stay there.

In the permanent arena **John Hancock** and **Lincoln National** have new UL and SUL pricing that is very attractive.

**ING** has taken a very aggressive stance on life settlements. They will not pay commission on any term conversion that is done for settlement purposes and they are charging back all commission on any conversions that are settled within two years of the conversion date. Look for other carriers to make a similar move.

We are very pleased to add **Sun Life Financial** to our carrier roster. **Sun** is one of the giants of our industry and we are looking forward to telling you more about their portfolio in coming newsletters.

## MONEY MAKING IDEA!!



When you do your annual reviews with your clients this year ask them this question: “Who do you have your long term care insurance with”? If you’ll do this one thing, and not change the wording, we guarantee you’ll pick up at least six new sales this year with an average premium over \$3,000 per sale. We’ve seen this work over and over again and look forward to you telling us at yearend how well it worked for you.

# UNDERWRITING PROGRAMS!

- AXA EQUITABLE** - Table D or better automatically moved to standard.  
- Good on term as well as permanent.  
- Max issue age 70 and up to \$20mm (\$25mm SUL).
- AIG** - Table B to standard on all permanent products.  
- Max issue age 69 and up to \$10 mm.
- LINCOLN BEN.** - Up to 4 table reduction\* off Table A-F offers.  
- Max issue age 69 and up to \$5 mm.
- LINCOLN NAT'L** - Table B to standard on all permanent products (Can include \$5 flat extra).  
- Max issue age 70 and up to \$10 mm.
- MET LIFE** - Table C\* to standard on term and permanent products.  
- Max issue age 70 and up to \$2 mm.
- NATIONWIDE** - Table C to standard on permanent products.  
- Max issue age 70 and up to \$10 mm.

\* For special impairments only.

THANKS FOR YOUR BUSINESS ALWAYS.