

### Annuity Sampler

• 5 Year 4.25%

• 6 Year 4.50%

Bonus Annuity

• 10.00% Year 1

• 4.00% 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!**



## WHO CAN I TRUST?

What amazing times! Just this week we heard that Shenandoah Life, a well regarded mutual company over 100 years old with an A+ rating, was placed in receivership. A newer company, but just as well rated, Equitrust Life in Iowa, is having liquidity issues because the market value adjustments in their fixed annuities are creating positive cash on early surrenders. NACOLAH has pulled its multi-year annuities and stopped contracting new brokers. It's hard to know who to rely on any more.

The Rucker Company can help you avoid problems you might not anticipate. We've been in the life brokerage business for nearly 40 years, both in senior home office management and as general agents. Certainly our longevity counts, but equally important is the due diligence we perform on our carriers and their products before we offer them to you. If it doesn't make sense to us, if it isn't fair to all parties to the sale (buyer, agent, and carrier), we don't recommend it and we'll actively try to steer you away from it.

Moreover, we are part of Lifemark Partners, the premier marketing company in life insurance brokerage. Lifemark adds a whole additional level of due diligence with regard to our partner carriers and we feel

comfortable with nearly all of our 24 core companies. If you have a question about any of our carriers' financials, ratings, or products please call us. If we don't know the answer immediately we'll get it for you.

## PRICE INCREASES!



They're everywhere. Here's what's new just since our last newsletter:

**Prudential** is raising the price on its market leading UL product 5% April 1<sup>st</sup>.

**ING** increased its minimum term policy face amount to \$200,000.

**NACOLAH** suspended multi-year guaranteed annuity sales.

**AIG's** "Select-A-Term" rates increased effective March 9<sup>th</sup>.

**West Coast Life** increased selective policy fees and all of its 30 year rates.

**Sun Life** is increasing prices on its Sun UL and SUL products 2-4% March 23d.

If you still don't believe now is the time to sell guarantees and lock in prices just stay tuned. There'll be more increases next month and for the rest of the year!

## UNDERWRITING UPDATES

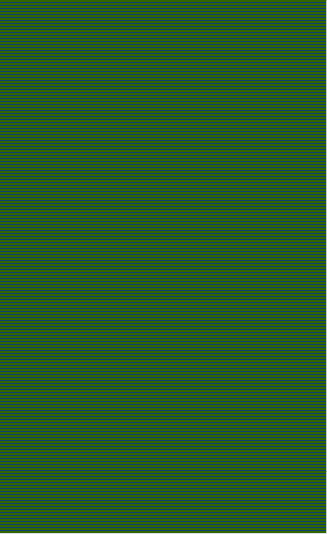
### Updates

While we see guaranteed prices going up we are also beginning to see some lessening of the stranglehold reinsurers had on our carriers. The reinsurance market is becoming a little more competitive, audits are easing slightly, and underwriting niches are reappearing. As an example, one well known carrier we recently visited told us we now have 10 pounds of leeway off their preferred weight limits, and 5 pounds off the preferred best limits. If you have a prospect slightly over the limits call us!

Here are some other recent changes:

If a 1035 exchange is involved, several carriers have changed their jumbo underwriting limits to exclude the coverage being exchanged. Effectively, this results in a significant increase in the jumbo limit for these cases. It matters if you have a big case!

**Prudential** has nearly eliminated inspection reports as an underwriting tool. Instead, they rely on web based information gathering and do not bother your client. **Pru** will also write preferred best on a cigar



smoker with a clean HOS and less than 24 cigars yearly.

**Sun Life** uses its “Sun Power Points” to improve offers by up to 150 debits (three tables). There is no limit on age, initial rate, or face amount on which they can be applied. A Table 8 case could issue Table 5 and a Table 2 could potentially issue preferred!

If there is an underwriting question you need to call the experts (That’s us ☺).

**THANKS FOR YOUR BUSINESS ALWAYS.**