

LTC Corner

Don't Forget!

If you are an Ohio producer, the deadline for completing the mandatory 8 hours of the CE Partnership Training is looming ever closer. You have until August 31st to complete this training or you will be prohibited from selling, soliciting or negotiating LTC insurance. Click on <http://genworth.webce.com> to complete the online course.

Call Amy Murch to check all other state guidelines.

LTC Town Hall Meeting

Join in on an exciting teleconference as top LTC producers share their success stories! Learn how each built their highly successful LTC business and start using their best key practices to grow your own business. There will also be time for a Q & A session with the panel. The call will be at 2:00 p.m. (EDT) on Tuesday, August 26th. Go to www.ltcmeeting.com and use confirmation code 345. After registering, you will receive an e-mail with presentation materials and dial-in information. If you are unable to sit in on this worthwhile call, a replay will be made available.



WE FOUND A NICHE!

We very recently became aware of a significant change in several carriers' interpretation of tax free roll over transactions. Specifically, if your prospect is a survivor of a survivorship life policy (i.e. one party has died) **AXA Equitable** and **John Hancock** will now allow tax free exchanges from the survivorship policy to a new individual life policy for the survivor.

You won't find a lot of situations like this but the average sale is very satisfactory to your pocketbook. Equally important, most of your competitors are not aware that this can be done! When you find the right situation call The Rucker Company and we'll help you make the sale.

GUESS WHO'S #1 IN UL!



Prudential just revamped their "UL Protector" product. If you're buying \$1 million or more up through the age of 70, male or female, preferred or standard, Pru will most likely be the lowest cost provider for guaranteed lifetime coverage. This is true in both short and long pay scenarios and is enhanced further by their age last birthday advantage.

Call Amy Murch for more details.

Annuity Sampler

♥ 3 Year 4.0%

♥ 5 Year 5.0%

Bonus Annuity

♥ 10.45% Year 1

♥ 4.45 Years 2-6

Call today about
our
HOT SELLING
EIA's & SPIA's

Reminder



Replacement forms must be completed in full (with existing policy numbers) or it may hold up underwriting review.

Prudential's capacity is \$65 million on one life. They'll issue preferred with cholesterol of 240 with and without meds. Most foreign travel is not an issue. Non cigarette smoking nicotine users are not a problem. Most aviators, even students, are not rated. Call us today to quote any case where you're in competition.

IMPAIRED RISK UPDATES



Here are a few specials you ought to know about:

1. **Transamerica** offers a nine year fully commissionable flat extra as an alternate to table ratings. If you ask for it we can price it, and it usually results in lower premiums.

2. **AIG** will shave two tables in the "ContinUL Extend" product through age 70. This can mean standard offers on Type II Diabetes, mild coronary artery disease, sleep apnea, and many other normally ratable conditions.

2. **Lincoln Benefit** continues their highly successful "Sherlock" program, which can result in reductions of up to four tables on cases approved up to Table 6.

3. **Lincoln National** will shave three tables to standard up to age 70 and \$10 million. The table shave can apply to both insureds in a survivorship case!

4. **AIG** uses a special base rate for rated term. They will nearly always win if the other carrier has the same table rating.

There are underwriting opportunities everywhere. Trust us to look out for them for your clients.

THANKS FOR YOUR BUSINESS ALWAYS.