

LTC Corner

IMPORTANT-Don't Miss This Call!

Do you have questions about Genworth's current financial information and ratings? Claims paying ability? Sales and stock price? Join in on the Genworth LTC Business Update teleconference this Thursday, December 4th at 4:00 p.m. (ET). They have the answers. Dial in to 877-931-4921 and use PIN # 2513377.

Call Amy Murch for more details.

Annuity Sampler

• 5 Year 5.25%

• 6 Year 5.4%

Bonus Annuity

• 10.75% Year 1

• 4.75% Years 2-6

Call today about our

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



WILL MARKETS EVER SETTLE DOWN?

We wish we had the answer. Never in our memory (and we've been in this business nearly 40 years) have we seen financials beaten down like this in the marketplace. Moreover, there does not seem to be any "safe" place to run.

Our only conclusion is that we have to put our heads down and continue doing what we know, which is selling financial products, and trust the carriers to put their houses in order. If it will help you we have "comfort" letters available from our carriers extolling their capitalization and investment practices – these are approved for use with your clients and available at your request. It is also comforting to note that life company reserves are not available to meet their parent companies' obligations. They remain intact for the benefit of policyholders and we remain confident in our carriers' ability to meet their contractual obligations.

SELL FIXED ANNUITIES AND LIFE GUARANTEES!



One could make a very legitimate argument that the next year or so is a great time to purchase variable and indexed life and annuity products. The fact, however, is that most buyers psychologically are not ready for this argument. They simply cannot stand for any more losses.

Rather than buck the market we suggest you consider products like West

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

Coast Life's "Sure Advantage" fixed annuity, currently guaranteeing 5.81% for ten years or 4.86% for five years. This is a carrier with no known financial problems; the product has no hidden "gotcha's"; and the compensation is fair. Interest can be taken as earned if you wish which makes for a great CD alternative.

If you need life insurance consider **Lincoln Benefit's** "Legacy Secure" survivorship life with its 15th anniversary 100% money back guarantee. We know of no other carrier with a similar offer. Call us for your next case.

NEW IN THE MARKET



Nationwide just repriced their very competitive individual UL product to be "Top Three" in most cases under age 70. Underwriting is very strong and this is a company eager for market share. Give them a try!

AXA and **METLIFE** are the only carriers we know of that offer table shaving on term insurance. If you have a large term case with a mild rating they cannot be beaten. Keep them in mind!

Banner and **Prudential** have new or repriced UL products, outstanding term products, and the best new business service currently in the marketplace. If you want to get a case through the underwriting/new business gauntlet we suggest you work with these companies.

COMING SOON



We are very pleased to announce that **Sun Life of Canada** is now a Lifemark Partner core carrier. We will offer their full array of products beginning in January.

THANKS FOR YOUR BUSINESS ALWAYS.