

LTC Corner

Establish the Need,
Offer a "Win-Win"

The recent financial markets have reminded Americans how important it is to keep a portion of their retirement portfolios invested in a conservative vehicle with a guaranteed minimum rate of return. Now is the time to review your clients' overall insurance, investment and long term financial plans. The Living Care Annuity from Mutual of Omaha can meet this need and help protect their assets from being depleted by long term care expenses.

Your client does not believe they will ever need long term care? Since it is a deferred annuity it will pay whether they need long term care or not. Your client is concerned about someday needing care? The annuity will pay up to 3 times the annuity value in long term care benefits.

Call Amy Murch today for a proposal.



LIFE PRODUCTS WILL "SUNSET"

Any life product not based on the 2001 CSO actuarial table can no longer be sold after year end. Our carriers' "end of year" varies from December 13th to 31st. All of them have notified us that any pending "old" product sales must be complete before year end or they will be voided.

You should check your pending inventory of life sales to be sure they were made using "new" products (i.e. those based on the 2001 table), most of which have been introduced in the last four months. Any "old" product sales must be completed ASAP. If you have questions about particular cases please call us and we'll help.

INTRODUCING INSTANT TERM!



If you have a contract with **Genworth Life** through The Rucker Company you are authorized to use the new "**Instant Term**" button on our website. Just go to www.ruckerco.com, click on "**Instant Term**", and you're in the new world! With this link you can pre-price

Genworth term based on a few simple questions, complete a brief app electronically, and submit your case. Your client doesn't even need to be there.

THAT'S IT – YOU'RE DONE! The insurer will phone your client to verify the information and arrange any requirements (labs, etc.); it will

Annuity Sampler

• 5 Year 5.0%

• 6 Year 5.3%

Bonus Annuity

• 10.5% Year 1

• 4.5% Years 2-6

Call today about
our

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

obtain any paperwork needed; it will get the APS'; and it will complete the sale. The policy will come to you through us for delivery and you'll receive full commission. Nothing could be simpler.

Even better, you get full status on your case's progress through our website just as you do with any case. Moreover, if the case is approved other than as applied for (e.g. rated) Genworth will share the complete underwriting file with us so we are free to try to get a better offer for you elsewhere.

"Instant Term" frees your time to do what you do best – sell. It makes it profitable for you to handle those pesky smaller term cases with \$300 premiums as well as the larger term case. If you need help doing your first case call us and we'll walk you through it. Oh, and by the way, we'll be adding additional carriers in the near future.

"Instant Term" – we could just as easily have called it Future Term, or Easy Term, or No Hassle Term. All of these descriptors apply. Call us!

THE NEW FINANCIAL TERMS



We came across this list recently and it was so good we just have to share it. Happy Holidays!

CEO – Chief Embezzlement Officer

CFO – Corporate Fraud Officer

Bull Market – A random market movement causing an investor to mistake himself for a financial genius.

Bear Market – A 6 to 18 month period when the kids get no allowance and the wife gets no jewelry.

Value Investing – The art of buying low and selling lower.

P/E Ratio – The percentage of investors wetting their pants as the market keeps crashing.

Broker – What my broker has made me.

Standard and Poor – Your life in a nutshell.

Financial Planner – A person whose phone has been disconnected.

Market Correction – The day after you buy stocks.

Cash Flow – The movement your money makes as it flushes down the toilet.

Institutional Investor – Past week investor who's now locked up in an asylum.

Profit – An archaic word no longer in use.



**HAPPY HOLIDAYS AND THANK YOU FOR
YOUR BUSINESS ALWAYS.**