SALES CORNER

- The life insurance strategy both U.S. and Foreign National clients might want
  No matter who you’re selling to, indexed universal life products can provide a much-needed safety net from taxes and down markets.
- 5 FIA facts to communicate to prospects
  Here are five facts consumers need to know about FIA benefits.
- Are Americans more focused on short- or long-term finances?
  Recent study explores whether households of all ages and income levels are shortsighted when it comes to their finances.
- Retirement planning should start now for financially beleaguered millennials
  Millennials are behind when it comes to retirement savings; however, members of this generation are open to alternative retirement savings options.
- Top 5 client objections to FIAs
  When should you talk to millennials about LTCI?

UNDERWRITING CORNER

- MetLife:
  - Better offers for clients with Sleep Apnea
  - Better offers for clients with Liver Test Abnormalities
  - New requirements for applicants who have immigrated to the U.S.
- Minnesota Life:
  - Marijuana-related business underwriting guidelines
    Minnesota Life and Securian Life will not participate in underwriting policies involving marijuana-related businesses; including (but not limited to) the proposed insured or policy owner.
- Transamerica:
  - Quick Reference Guide to Foreign Nationals
    The GlobalPAK base deck includes tip and FAQs. The city cards include demographics for 57 cities and metro areas in the US.
  - Underwriting updates
    The following Underwriting Guides have been updated as of October 2015.
    - Producer UW Guide
    - Trendsetter UW Guide
    - Initial UW Requirements

TECH CORNER

- American General:
  - AG Quick Ticket – Quicker Application, Quicker Exam, Quicker Commissions!
  - AG Quick Ticket producer guide
  - Client preparation guide – Preparing for the telephone interview and exam.
- Lincoln Financial:
  - Lincoln TermAccel insurance is the streamlined solution you and your clients need. Learn why in the process overview flier.
  - TermAccel Product/Process overview - presentation
  - An Introduction to Lincoln’s TermAccel - Frequently asked Questions
- North American:
  - You and your clients can view policy information on a tablet or smartphone
    View the agent and client training videos below to learn how to access the information.
    - Client Training
    - Producer Training
**SBLI:**
- ZipApp - new drop ticket now available!
  Why fuss with paperwork, paramed exams, and processing delays when you can move on to the next sale instead? With ZipApp, you gather basic client information and let a fulfillment center and SBLI do the rest. There are no setup or submission costs, and a faster process means faster policy decisions and commissions!

**Top 5 Ways to take Advantage of Quotes Done Right!**
**Opt in** to our Select List Bi-monthly Annuity email!

**LIFE INSURANCE**

**American General:**
- **Sequencing of Returns - new consumer-approved sales idea**
  The order of returns has an impact on how long a portfolio will last if the portfolio is 1) in the distribution stage and 2) if a fixed amount is being withdrawn from the portfolio. Find out more.
- **New monthly modal factor on Select-a-Term**
  The monthly modal factor on AG Select-a-Term has been lowered; significantly improving its competitive position on a monthly basis. Visit www.aig.com/termlife for transition rules and to learn more.

**Accordia Life:**
- **Policy Conversion Brochure - consumer approved**
  This new brochure that was specifically designed to help your agents respond to client questions about policy conversion.
- **Are clients concerned about the low interest rate environment?**
  They can choose Accordia Life for their proven performance.

**Genworth:**
- **Online article - CORRECTION**
  Genworth wants to make you aware of an error in the article titled Another Life Carrier Raises Rates On Older Blocks Of Business. This article - published on November 16, 2015 on insurancenewsnet.com - implied that Genworth raised the cost of insurance on their inforce Universal Life plans...when in fact they HAVE NOT. The error and the article have been corrected and now notes that "Genworth was erroneously listed as one of the carriers that had raised the cost of insurance on older blocks of indexed universal life."

**Lincoln Financial:**
- **Understanding Your IUL Annual Policy Summary**
  Your agents can share this new guide with their clients.
- **A Tax-Advantaged Gifting Strategy for the Next Generation**
  View the example.

**MetLife:**
- **Class Match is almost over. Get in the game!**
  The MetLife Class Match Program will issue a new policy matching a client's inforce policy's underwriting class and face amount...up to $1.5 million. Whether it's from MetLife or another eligible carrier, the existing policy must have been issued for a minimum of six months and within the maximum of the last 60 months (five years) of the date of the new MetLife application. Applications must be received in good order by December 31, 2015 in order to qualify for this program.
- **The BOSS (Business Owner Strategic Solutions)**
  From charitable planning to dynasty trusts, the BOSS site has resources that can help you help them with all their protection and planning needs. Unlock the best strategy for your client using the BOSS Insurance Selector, or browse through all the great tools designed to help meet the needs of business owners.
- **Changes to life application in NY**
  An update has been made to the Statement of Health Form. It is no longer required on all applications
- **Salary Saver is sunsetting at the end of the year**
  Read the bulletin.

**Minnesota Life:**
- **New term rates**
  Get details.
- **Updates to same-sex couples advisor guide**
  In June 2015, the U.S. Supreme Court made a landmark decision which made state-level bans on same-sex marriage unconstitutional. As a result, Minnesota Life has updated their This is Family: Same-sex couples Advisor Guide to reflect the current opportunities for financial advisement.
• **Mutual/United of Omaha:**
  - **Black Friday has nothing on this deal**
    As people continue to look for big savings in the stores this holiday season, remember they can lower their life insurance rates and save money year-round with the Fit Underwriting Credit Program. Take a look at the [Fit Test](#).
  - **Offer comfort during a difficult time**
    When someone becomes terminally ill they want to spend time with their family - not think about how they'll pay for the quality care they need. Term Life Answers' [Accelerated Death Benefit Rider](#) provides clients with the option to take a large portion of their death benefit early if they become terminally ill.
  - **The cake doesn't need an extra candle**
    With "Age Last Birthday" underwriting, you can secure your client a better rate.
  - **Help your clients plan for the unexpected...and for retirement**
    Your clients might be looking at a Guaranteed Universal Life policy to plan for the unexpected, but you can also help them plan for retirement with the [Guaranteed Refund Option rider](#).

• **North American:**
  - **Estate Planning Made Easy**
    Estate planning can be a real challenge for clients - even with a will in place. With your assistance and the help of North American's [Estate Planning sales kit](#), they can learn how permanent life insurance can be used to pay final expenses, pay off debt and help offset estate taxes while ensuring that their final wishes are met.

• **Protective:**
  - **A UL solution that costs 12% less than traditional term**
    Clients looking for short-duration coverage want more choices to pick the exact amount of coverage they need, and not pay for something they don't. Thankfully, you can provide this choice for 12% less in annual premium when compared to a traditional term solution. [Learn more](#).

• **Prudential:**
  - **New Womens' Market eKit**
    In many families and communities, women are the driving force that makes things happen. But they still face financial challenges. By helping women create a financial strategy, we can help them build stronger futures for themselves, their families, and their communities. [This ekit](#) highlights the available marketing material created by Prudential to help you develop an effective approach to increasing your presence with women and to successfully discuss their life insurance needs.
  - **Completing the Life Insurance Agreement (LIA) Form**
    Please review [this critical guide](#) to ensure you understand the guidelines around proper forms completion and submission, and are providing the appropriate information to our clients at the Point of Sale.
  - **Executive Compensation Plans**
    Qualified plans are not always adequate to recruit and retain the best senior managers and executives. As a result, many business owners will look to tax-advantaged non-qualified planning options to offer additional benefits to their key employees. This [consumer approved brochure](#) highlights many of the non-qualified planning options available.

• **Symetra:**
  - **UL-G LPB Premier Pricing is in a class of its own**
    Designed to provide lower premiums on your larger cases, [LPB Premier premiums](#) average 6-10% less than the No. 2 ranked guaranteed universal life insurance carrier. Plus, it requires no additional effort on your part. If your clients meet our eligibility criteria, Premier pricing is automatically applied when you run an illustration.

• **Transamerica:**
  - **IUL may be a smart solution for Foreign Nationals**
    Index Universal Life (IUL) insurance can be an attractive option to meet client needs because some IUL policies offer index interest crediting based on a diverse mix of market indexes; including global indexes. The versatility of the policies can make them a smart solution for Foreign Nationals. This [LifeHealthPro article](#) explores why this type of policy could be a strategy for both U.S. and Foreign National clients.
  - **Compliance issues**
    - **California**
      - **Minimum Type Size for 'Insurance' in Marketing Collateral**
        California law now requires that the word "insurance" appear in type face no smaller than a 12-point font on business cards, price quotes and advertisements. If the smallest telephone number on these items is larger than a 12-point font, then it must be equal to that. All agents doing business exclusively in California must comply with this regulation.
COMBO PRODUCTS

- **Lincoln Financial:**
  - Protecting clients’ wealth from long-term care expenses
  Here is a [guide to the options](#).

ANNUITIES

- **Best of Fixed Annuities**
- **American General:**
  - American Pathway Deferred Income Annuity and its QLAC option
    The [American Pathway Deferred Income Annuity (DIA)](#) was the [first in the market](#) to be offered as a QLAC when purchased as a traditional IRA. And now it is available in all states; including New York.
- **Genworth:**
  - Uncapped Volatility Control Spread Strategy - [coming to NJ](#)
  Learn more.
- **Lincoln Financial:**
  - Lincoln Leader for Fixed Annuities - [November 12th edition](#)
  View it now.
- **North American:**
  - Updated rate sheet - [for December](#)
    With the launch of the Charter Plus fixed index annuity, the Charter and Precision Series fixed index annuities will be [discontinued](#) in most states effective December 1, 2015. Those states include AZ, AR, CO, DC, FL, GA, ID, IN, IA, KS, LA, ME, MD MI, MT, NE, NV, NJ, NC, OH, RI, SD, TN, TX, UT, VT, WV, WI and WY. These discontinued products have been moved to a link on the cover page of the [rate sheet](#). Check [state approvals](#). No rates have changed.
  - Guaranteed Lifetime Withdrawal Benefit
    The Indexed Annuity Leadership Council (IALC) released a new video which highlights the common features of guaranteed lifetime withdrawal benefit (GLWB) riders. [Click here](#) to check it out.
    - Income Pay Plus GLWB Rider - [now available in select states](#)
      See the [launch announcement](#).
    - Bridging the Retirement Gap
      Use these field-proven materials to help start new retirement income conversations with potential clients.
      - Bridging the Gap brochure
      - Bridging the Gap worksheet
      - Bridging the Gap chart

LONG TERM CARE

- **Genworth:**
  - Learn about various LTC funding solutions
    The [LTC Source](#) is a new website for professionals looking to grow their LTC knowledge. It is filled with tools based on Genworth’s 40+ years of LTC insurance experience to give you the expertise required to present personalized solutions.
  - Privileged Choice Flex 3
    - [PC Flex 3 enhancements](#)
    - [PC Flex 3 enhancements for in-force policyholders](#)
    - [PC Flex 3 & PC Flex 3 Partnership enhancements for CT](#)
    - [PC Flex 3 enhancements for in-force policyholders in CT](#)
    - [PC Flex 3 for IN & IN Partnership](#)
    - Partnership in Minnesota at 2% compound for all ages
  - Long Term Care Insurance Unwrapped
    This brochure includes strategies you can begin using with your clients today.
- **John Hancock:**
  - Performance LTC
    View this [Sellers Guide](#) for tips to successfully sell Performance LTC.
  - Long Term Care premium deductions for 2016
    The IRS announced its annual cost-of-living and inflation adjustments for 2016. Tax laws require the IRS to adjust the dollar amounts of dozens of tax provisions each year to account for inflation, including adjustments for eligible long-term care insurance (“LTCI”) premium deductions. [Learn more](#).
Overcoming Client Objections About Long-Term Care

This video features talking points you can use to start a conversation or overcome client objections. It focuses on the pitfalls of relying on the myths that surround long-term care, allowing you to address the most common misconceptions. Then, your clients will have the facts they need to help them make informed decisions about the future.

- **Mutual of Omaha:**
  - **What's on their minds?**
    Ever wanted to be a fly on the wall; listening to consumers and gathering insights to become a more successful salesperson? Mutual of Omaha listened to LTCi buyers and non-buyers alike -- and [here's what they said](#).
  - **Tools to put LTCi on your client's radar screen**
    It's not uncommon to hear people say, "I need a new car...a new house...a new job." But how often do you hear, "I need long-term care insurance?" For LTC Awareness Month, [here are some tools](#) to help you start the LTCi conversation with your clients.

**DISABILITY/MEDSUP**

- **Mutual/United of Omaha DI:**
  - **Aim for the middle**
    While most disability income insurance carriers cater to high-income individuals, Mutual of Omaha is committed to the [middle market](#).
  - **Good/Better/Best Premium Options** Mutual of Omaha has added an alternative premium option to the WinFlex DI quoting system. Each DI quote will have the option to add a "Good, Better, Best" alternate premium page so the client can review options in a tiered format. Make sure your WinFlex software is always updated to be able to view the "Good, Better, Best" premium rate options when you run a DI quote.

- **Mutual/United of Omaha MedSup:**
  - **2016 Part A and B Premiums and Deductibles**
    View the newly released [2016 Medicare supplement Part A and B premiums and deductibles](#).

**AGENT INCENTIVE**

- **AIG:**
  - **10% Bonus Commission on Value+ IUL** (*June 1 - December 31, 2015*)
    Earn an [extra 10% BONUS COMMISSION on Value+ IUL policies](#) paid between June 1, 2015 and December 31, 2015.
    - No thresholds to meet
    - No tiered payouts
    - No maximums
    - No restrictions on how the extra commission is used- for example, you may wish to share all or part of the bonus with your producers, creating an incentive program of your own.

- **American National:**
  - **10% Bonus Commission on Value+ IUL** (*June 1 - December 31, 2015*)
    Earn an [extra 10% BONUS COMMISSION on Value+ IUL policies](#) paid between June 1, 2015 and December 31, 2015.
    - No thresholds to meet
    - No tiered payouts
    - No maximums
    - No restrictions on how the extra commission is used- for example, you may wish to share all or part of the bonus with your producers, creating an incentive program of your own.

- **Genworth Financial:**
  - **Producer Elite Program** (*January 1, 2015 - December 31, 2015*)
    The Producer Elite Program is a new, producer-focused tiered incentive compensation program for annuity production. Click here for complete details. Also, view the frequently asked questions.

- **Lincoln Financial:**
  - **2016 LFN Convention in The Bahamas!** (*January 1 - December 31, 2015*)
    Indulge in the beauty and splendor of the brand-new, ultra-extravagant Grand Hyatt at Baha Mar in the Bahamas. LFN qualifiers will enjoy the sun-drenched sand and surf, as well as one of the islands most beautiful and challenging 18-hole golf courses. Get qualification details here.
  - **2016 LFN Summit in Prague, CZ** (*January 1 - December 31, 2015*)
    Set your sights on the crown jewel of Eastern Europe as we head to Prague, Czech Republic. The exquisite Four Seasons Prague will host our qualifiers in a luxurious setting overlooking the famed Charles Bridge. Get qualification details here.
• **MetLife:**
  - **DI Growth Challenge - Part II (July 1 - December 31, 2015)**
    Increase your MetLife DI premium by 15% and receive a cash bonus of 6%. [Get complete details.](#)

• **Mutual of Omaha:**
  - **LTCI Marketing Credits Program (November 1, 2014 - December 31, 2015)**
    Mutual of Omaha’s LTCI Marketing Credits Program gives you the opportunity to score marketing credits that can be used to help build your LTCI business. Start earning credits on your fifth LTCI app placed after November 1, 2014.
    - Earn 1% of ANBP
    - 1 credit = $1
    - Credits must be redeemed by March 31, 2016
  - **Mutual Sales Leaders in Rome! (January 1, 2015 - December 31, 2015)**
    Experience all that is Rome when you qualify for Mutual Sales Leaders in 2015! Your Mutual of Omaha Medicare Supplement and Simplified Issue Life sales can take you to the Eternal City where you'll enjoy centuries of iconic achievements in Roman art and architecture. It's the trip of a lifetime! [Click here for complete details.](#)

• **North American:**
  - **Elite Producer Club - annuity incentive (January 1 - December 31, 2015)**
    Earn up to 1% extra commission on all North American Fixed Index Annuities in 2015! [Get complete details.](#)

• **Protective:**
  - **2016 Protective Life Sales Convention (July 1, 2014 - January 1, 2016)**
    Make sure you're taking advantage of the full qualification period for the Protective Life Sales Convention. Write your business today so by next May, you'll be able to savor your success!
    - Qualification Rules: top 40 BGAs with a minimum of $1,000,000 net paid annualized life premium (NPAP). NPAP is defined in the Independent Agents Agreement each BGA holds with Protective Life.
    - Minimum life count of 15 paid applications.
    - No credit for Annuity or BOLI premium.
    - Convention point credit will be given on excess premium at 6%
    - [Get complete details.](#)

• **Transamerica:**
  - **Leading Distributors Convention in Barcelona (January 1, 2015 - December 31, 2015)**
    This is your opportunity to experience one of the world's top destinations in an entirely unique way- the Transamerica way! [Click here for details.](#) [View the producer flyer.](#)
  - **Breakaway Travel 2015! (February 1 - December 18, 2015)**
    Break Away returns for 2015 with more destinations and new opportunities to qualify! [Click here for the producer rules & regulations.](#)
  - **The Insurables! A Learn and Earn Promotion (June 1, 2015 - March 31, 2016)**
    The Insurables is a rewards-based program designed to engage and motivate producers to grow sales. [Get complete details!](#)

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