Do you have a client that was declined for Disability?
AIG Accident Choice Plus Insurance policy can tailor benefits to your budget and your individual needs.
Start with a base policy and add on any of the three optional riders. The choice is yours!

SALES CORNER

- **QUIZ: 10 benefits of life insurance** - If you plan on selling life insurance, make sure you can communicate its value. [Take the quiz.]
- **6 strategies for closing an annuity sale** - Use these simple approaches to closing the sale once your client has pen in hand. [Read more.]
- **Only one-third of couples actively discuss retirement plans**
  Study shows that one-third of U.S. couples discuss their retirement plans; however, advisors can turn this trend around. [Read more.]
- **What it takes for advisors to succeed** - He's only in his early 30s, but Matt Hoesly, CFP, MSFS, ChFC, AIF, has quickly risen to the top of his profession. He shares his tips on making it through those tough first years, and what it takes to succeed. [Read more.]
- **Planning for the modern family: 3 life insurance scenarios** - One option to minimize estate taxes and enhance flexibility and liquidity is through an irrevocable life insurance trust. [Read more.]
- **4 tips for selling a fixed deferred annuity** - Follow these four tips to position your client for long-term financial security with a fixed deferred annuity. [Read more.]
- **Understanding the annuities client will boost sales** - Armed with the right information, you can increase the likelihood that your clients will be more receptive. [Read more.]
- **6 ways to get prospects and referrals to stop ignoring you** - Are your prospects and referrals ignoring you? Give them a reason to respond using these six methods. [Read more.]

UNDERWRITING CORNER

- **Legal & General America:**
  - **APPcelerate - NEW** accelerated underwriting system
    APPcelerate is LGA's complete end-to-end digital solution! Available through the [AppAssist tele-application program], APPcelerate is an automated underwriting system that can speed qualified applicants through to approval with no medical exams, labs or APSs. [Share this flyer with your agents.]
- **MetLife:**
  - **Life Insurance with NO LABS - really!**
    Most people don't enjoy providing blood and urine during the life insurance underwriting process. Now they might not have to. Qualifying clients can take advantage of the [MetLife Enhanced Rate Plus underwriting program] on select products. It eliminates the need for labs and gets them a decision in one week.
- **Protective:**
  - **Increased underwriting limits for larger cases** - [See the new limits.]
- **Prudential:**
  - **June is Men's Health Month**
    Become familiar with [how testicular cancer may affect a clients' ratings.]
- **SBLI:**
  - Finally, an accelerated underwriting process with no surprises - [Learn all about it.]
TECH CORNER

- **BSI has a NEW Mobile App!** Just go to your App Store (Android or Apple), type in BSI Mobile, look for our logo and install.
- **AG Quick Ticket submission process** - Quick Ticket is now even quicker with the new eSignature addition. Agents can now prepare clients with this new Clients Guide to eSignature.
- **Legal & General America:**
  - There’s no time like now - Check out the microsite library, everything you need to clean up on term sales.
- **Opt in to our Select List Bi-monthly Annuity email!**

LIFE INSURANCE

- **American General:**
  - Help clients accumulate tax-deferred funds - Learn how.
  - Help clients make the right decision about what to do regarding LTC
    Have your agents introduce a powerful option that provides income-tax free access to funds when diagnosed with a qualifying chronic illness. The chronic illness rider - Accelerated Access Solution - is available on specific IUL and GUL policies. And...NO LTC certification is required to sell it. (California has specific rules for selling chronic illness riders.) Check out these materials to get details and help your agents start conversations with their clients:
    - LTC Expense Infographic: send it to clients
    - Learn about LTC & CI Riders: read the whitepaper
    - Top Reasons to Sell: view the flyer
  - Stability and growth strategies - Help tailor a product to your clients needs.
- **John Hancock:**
  - Term Insurance with Vitality rewards clients for living healthy
    The Vitality program offers clients get great rates when they live a healthy lifestyle. In fact, the healthier they are, the more they can save on premiums - and the greater their rewards, including discounts on wearable devices, hotels, cruises, and more. And now, with the new Vitality HealthyFood benefit, they can save an additional $600 a year when they make smart choices at the grocery store.
- **MetLife:**
  - A 3-minute video that could have a positive impact your business - Watch it now.
  - Authorization to Obtain & Disclose Information Form update - Get details.
- **Minnesota Life:**
  - Help clients understand their Annual Policy Review - Use this guide.
  - Life insurance can play an integral role college funding - Learn how.
  - How to use LIFT Calculator
    The LIFT Calculator can show clients how their retirement income distribution choices directly raise or lower their taxes. Learn how to use it.
  - New feature available on the eService Center
    "My Interest Crediting Rate" is now available on the eSC for Indexed life insurance policies. The rate represents a weighted average across all Indexed and Fixed options indicated for the policy, with the ability to view a rolling two-year average. Check it out.
- **Mutual/United of Omaha:**
  - GUL provides flexible options for retirement
    The Guaranteed Refund Option rider on GUL provides flexible options for clients as they are entering retirement. Learn how.
  - Protection: The best gift grandparents can give their grandchildren
    The Children's Whole Life policy gives grandparents the opportunity to insure their grandchildren.
  - Policy effective date change for accidental death - Learn more.
Heat up your summer sales with the new GRO Rider, Express Products and Speed eTicket!

- **Guaranteed Refund Option Rider**: new flexibility for GULS policies
- **5 Express products** to help simplify your sales
- **Use Speed eTicket Drop Ticket** for your Term Life Answers sales

Help clients go from temporary to permanent
Have your agents remind clients about Mutual of Omaha’s term policy conversion opportunities to help them get the most out of their policy. [Learn more.]

### Protective:

- **Help clients prepare for future expenses**
  A guaranteed life insurance policy provides clients with the peace of mind that their loved ones are protected if something were to happen to them. Yet, there are many reasons why your client may also want to use their policy to grow cash value—education gifts, business ventures, or a retirement retreat, to name a few. [Discover how you can help clients build cash value to give them flexibility down the road.]

- **Verification requirements for new policy owners** - [Learn more.]

### Prudential:

- **A shorter, simpler way to present UL & SUL Protector to clients**
  Give your agents the [new presentation] to start talking to clients about UL & SUL Protector. [Learn more.]

- **New Digital Death Claim Process - COMING SOON**
  The Digital Death Claim Process—accessed via the [Survivor Center]—will be an easier way for clients' beneficiaries to file a claim online after the passing of a loved one. Just a few steps will ensure all of the details surrounding a loss are addressed. The [Survivor Center] is also a critical resource where beneficiaries can learn about emotional support, funeral planning, and legal and financial advice. Have your agents share the [Survivor Center] and the new digital death claims with clients so they can share it with their beneficiaries.

### Transamerica:

- **Trendsetter Portfolio updates and re-price** - [Learn more.]

### ANNUITIES

- **Best of Fixed Annuities**
- **American General**:
  - **American Pathway SolutionsMYG: commission rate reduction**
    Adjustments are being made to the commission rates for American Pathway SolutionsMYG 8-, 9- and 10-year interest rate terms. [Learn more.]
  - **Give your clients the advantage of a return-of-premium guarantee** - [Learn more.]

### North American:

- **New crediting strategy and product changes** - [Learn more.]
- **Threshold Participation Strategy - NEW Crediting Method** - [Learn more.]

### LONG TERM CARE

- **Genworth**:
  - **LTC form updates** - [Get details.]
  - **In-Force Rate Action announcement for NM** - [Learn more.]
  - **New LTC insurance solution** - [Learn about Element!]

- **John Hancock**:
  - **LTC - an industry in transition**
    Successful products evolve over time. This holds true for long-term care insurance as well. Learn about this changing industry and how John Hancock has reinvented the traditional Long-Term Care Insurance policy. Download "LTC - an industry in transition".

- **Mutual of Omaha**:
  - **Rate adjustments** - [effective September 1st] - [View them now.]

### VERIFICATION REQUIREMENTS FOR NEW POLICY OWNERS

- [Learn more.]

### COMING SOON

- [Learn more.]
LTC - a product many people need, but too few own
Given the demographic shift as 70 million baby boomers enter or near retirement and with no viable government alternative on the horizon, we see LTCi as a product with incredible potential for growth. Learn more.

DISABILITY/MEDSUP

- **Mutual of Omaha DI:**
  - Help educate your clients about Priority Income Protection
    This product is able to pay your clients a monthly benefit when they suddenly become unable to work due to a disability. Learn more.
  - It's FAST - or you get $100 - Don't forget about the Priority Service Guarantee - the introductory promotion for Mutual's new disability product - Priority Income Protection. Learn more.

- **Mutual/United of Omaha MedSup:**
  - Celebrating 50 Years of Medicare Supplement Sales - Watch the video.
  - New Hospital Choice Savings Program offers senior savings - Learn more.
  - Applications for High Deductible Plan F & N in newly released states - Learn more.
  - Underwriting guides have been combined into a single guide - Get it now.

AGENT INCENTIVE

- **American National:**
  - Marketing Conference in Los Cabos, Mexico May 7-11, 2017 *(January 1 - December 31, 2016)*
    Get complete details.

- **Assurity:**
  - Leaders Conference 2017 - We're Dublin CI & DI *(November 1 - December 30, 2016)*

- **John Hancock:**
  - Performance LTC Producer Bonus Program *(March 1 - December 31, 2016)*
    Earn an additional 10% Bonus by selling John Hancock's Performance LTC product within the qualification period.

- **North American:**
  - EPIC Reward - Elite Producer Club *(January 1 - December 31, 2016)*
    Receive a 1% commission bonus on your annuity business this year. Learn how

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