



# Orange County Brokerage Insurance Services, Inc.

Week of 01/22/2015  
New items for this week in RED

## **Assurity**

[AG Select-a-Term Marketing Flyer](#)

## **Allianz**

Here's a link for the webinar, "The art and science of policy reviews" held Thursday, 7/17, if you would like to pass it on to those that were unable to attend. **Recording** <https://allianzlife.webex.com/allianzlife/lsr.php?RCID=6529ba56656a48a193da8d5f12be442b>

## **American General**

### **Announcing AIG Life Insurance with Optionality**

Your clients expect more, and AIG has made it easier for you to deliver more through a new collection of unique options offering more choices to build our clients' individualized plans. Learn more and get producer and consumer resources at the following link. [Learn more](#)

## **Aviva/AccordiaLife**

### **Maximizing Social Security**

Accordia Life published a new case study examining the best practices for maximizing Social Security income through benefit deferral. Follow along as this couple explores options to keep their social security benefits growing while they retire early [Learn more](#)

## **Fidelity Life**

Introducing the new Pathfinder iPad App! [Video](#)

## **Genworth**

Learn about the differences and consider several hypothetical situations in our popular sales idea, [Make an Informed Choice: Long Term Care or Chronic Illness Rider?](#)

## **ING / Reliastar/Voya**

### **An Untapped Resource for the Middle Class**

Head of Life Distribution Dave Wilken authors an article for *Life & Health Advisor*, highlighting the benefits of cash value life insurance for middle market households. [Learn more](#)

## **John Hancock**

### **New to Field Underwriting Guide: Foreign Travel/Non U.S. Resident Tab**

Visit our recently launched Field Underwriting Guide on [jhsalesnet.com](#) to check out the new Foreign Travel/Non-U.S. Residents tab. Use the search tool to easily determine country codes and corresponding requirements and guidelines. [Click here](#) to learn more about what the guide has to offer -- or [here](#) to see how to access. Visit [JH SalesNet](#) today to start exploring our interactive Field Underwriting Guide.

## **L&G America / Banner**

At Legal & General America, a diagnosis of ulcerative colitis can still be underwritten at Standard Plus. Learn more about this condition and how it's underwritten in this article from LGA [Learn more](#)

## **Lincoln Life**

[Lincoln Leader](#) Life

## **MedAmerica**

Want to learn more about FlexCare's Shared Extended Benefit Rider? Check out this short training and see how you can offer excellent shared protection at an affordable price! [Watch the video now](#)

## **MetLife**

Launching today, the new [MetLife Enhanced Rate Plus](#) underwriting program offers qualifying MetLife Promise Whole Life Select 10 applicants the opportunity to move from a Standard to best possible rating class<sup>1</sup> and receive an underwriting decision within one week - with **no paramedical exams or lab work required!**

Visit the [MetLife Enhanced Rate Plus program page](#) for:

- MetLife Enhanced Rate Plus Program Guide
- Program podcast - Featuring Bobby Samuelson, Vice President on MetLife's Life Product Development team, and Andy Vigar, Vice President of Underwriting
- Tele-app process guide

MetLife Promise Whole Life Select 10 information

## **Minnesota Life**

All newly issued policies will now be required to confirm health of the proposed insured upon policy delivery

### **New applications available January 19!**

To coincide with the changes to the premium collection guidelines, the applications available on advisor websites will be updated on January 19 as well. These new applications have a better flow and are easier to understand. The changes are a collaboration of suggestions from our internal partners and advisors for less follow up, improved clarification and updated legal regulations. If you have any

existing applications printed, please discard them and begin using the new applications on January 19th, 2015. Effective March 1, 2015, existing applications will no longer be accepted and will be returned to the advisor along with any premium collected and a new application submission will be requested.

### **Nationwide**

Redefining Retirement Income--Learn how you can help provide your clients with more clarity in developing a retirement income strategy. [Learn more.](#)

### **North American**

Prospecting on social media isn't so different from prospecting in person. Read these tips for the big three platforms! [\[read\]](#).

### **Protective**

#### **Short-Duration Protection with More Value**

A traditional term policy isn't the only way to provide low-cost, short-duration coverage for clients. The Choice Series solution can help clients get more from their protection [Learn more](#)

Protection Plus Potential Your clients want and deserve guaranteed protection, customizable coverage plus the potential for cash value. This Choice Series solution can give your clients everything they want with a variety of features. [Learn more.](#)

We are excited to announce that routine MD Exams under insurance age 71 are being reduced, there is a new process for Certification of Trusts, and a new information flyer is available for Preferred Offsets. [Learn more about each: Reduced MD Exams Bulletin Certification of Trust Forms Preferred Offsets Flyer](#)

### **Prudential**

#### **It's Time to Place with Pru!**

From product, to underwriting and service, see some of the many reasons why it's time to think Pru for your next case. [Learn more](#)

### **SBLI**

Satisfy Your Clients' Many Needs with SBLI Whole Life---Are you looking for a life insurance product with the flexibility to add as many as seven riders for whatever coverage needs may come your client's way? Do your clients want a savings tool which will allow them to access cash for supplemental retirement income, the kids' tuitions, and more? As you will see in SBLI's newest sales flyer, your clients can have all of these benefits with SBLI Whole Life. [Learn more.](#)

### **Symetra**

#### **Premier Pricing For Your Premier Clients**

With their new Lapse Protection Benefit (LPB) Premier pricing, Symetra Classic performs even better against the competition at higher death benefit amounts. LPB Premier provides lower annual premiums for your larger cases, with premiums averaging 6-10% less than the No. 2 ranked GUL carrier. [Learn more](#)

### **Transamerica**

**Smooth Sailing to Increased Foreign Nationals Business** Learn about the growth opportunity with these sales tips and case studies from Transamerica. [Foreign Nationals Producer Toolkit](#)

#### **Go Mobile with the New Version of the LifeSales iPad App**

Great news for life insurance producers on the go: Selling to Foreign Nationals just got easier. Download version 5.0 and navigate three simple steps for working with Foreign Nationals. [Download](#)

### **United of Omaha**

**[Are Your Clients FIT?](#)**The FIT credit program lets your clients move up to two tables.

**[Why Sell Mutual of Omaha Insurance?](#)** With so many great products and services there's no question that Mutual of Omaha will serve your clients' needs.

#### **Lock in Your Protection with Just One Payment**

Life insurance plays an important role in creating a solid financial plan. The policy benefits can help your clients cover final expenses, keep their family in their home, provide for their child's college education or help their spouse have a secure retirement. For some, it may make sense to purchase a policy using a single premium. [Learn more](#)

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