



# Orange County Brokerage Insurance Services, Inc.

**Week of 10/12/2017**

New items for this week in **RED**

---

## **AIG**

Bridging the Retirement Income Gap

Your clients are looking to you to help them achieve their retirement income goals.

With our Retirement Income Analyzer, they have a step-by-step guide on identifying, evaluating, and learning how you can help them guarantee income for essential and lifestyle expenses. Together we can help your clients bridge the retirement income gap. [Try the Retirement Income Gap analyzer.](#)

## **Banner/L&G**

So what does that mean for our customers?

We've implemented a speech-driven payment system, powered by SmartAction, through which customers can pay premiums using our existing 800.638.8428 toll-free number for Banner and 800.346.4773 for William Penn. How does it work?•

- It doesn't matter whether the customer has an online account with us or not. If he or she wants to pay by phone, it just takes a call to provide bank routing, bank account, and policy numbers. Only policy owners and authorized payors are allowed to make payments.
- For added convenience, if the customer has provided this information by completing our online Profile, he or she is given the option to use the existing information when paying by phone.
- At present, the service is for term and whole life only. Universal life will be added at a later date.
- Phone prompts on the Legal & General America toll-free lines have changed and now include a "pay by phone" Option.

**There are more bells and whistles.**

**Customers can ask us to text them reminders to pay their bills! And they can pay by text!**

- The customer opts in for text messaging online and sets up a payment account if necessary.
- If the bill hasn't been paid, the text will be sent 5 days prior to the due date.
- The customer has the option to pay the bill via text or simply use it as a reminder.

If the bill hasn't been paid 15 days after the due date, another text is generated. The 30-day late payment offer is still sent by regular mail. All other paper correspondence remains in place.

**"The Basics" Have Been Updated**

This manual provides an overview of procedures for defined business areas. [Read The Basics.](#)

**New Consumer Marketing Materials** We have added three new consumer pieces. Read more [here](#).

## **Global Atlantic**

E-Application Submission Now Available

Global Atlantic now offers e-App for easy application submission through [globalatlanticlink.com](http://globalatlanticlink.com). [Click here to learn more.](#)

Our Last Resource for LIAM

Life Insurance Awareness Month has come to an end, and we hope you found the materials we developed both relevant and useful. To bring our campaign to a close, we're pleased to deliver one, final resource — [Simply Speaking: Life Insurance—Glossary of Key Terms](#). This straightforward flyer helps define many of the key concepts consumers encounter when investigating their life insurance options.

Read our new [Underwriting Dialogue on Premature Ventricular Contractions](#). Add your agency logo and share with your brokers. Find this newsletter and more at our [underwriting microsite](#).

**Customer Service Enhancements Powered by SmartAction**

SmartAction was founded as an artificial intelligence (AI) research company and has since evolved into the leading provider of AI-powered customer self-service solutions. It's come to Legal & General America. [Learn more.](#)

## **Lincoln**

**The Lincoln Life Leader**

Click here for the latest version of The Life Leader for updates on expanded payment options for MoneyGuard, updates on Lincoln LifeElements Level Term, and more. [Read more.](#)

**Lincoln's Monthly Market Overview**

[Click here](#) for a brief client-approved recap of Lincoln's observations on markets and volatility for September 2017.

**Replay: Lincoln's Competitive Services Group ONE Meeting**

During this month's ONE Call we introduced a full deck of ideas and concepts to help drive your sales and run the year-end table. James Christie, VP of Competitive Market Solutions, was joined by Product Specialists, Jen Burns and Steve Sabol, and Business Insurance Consultant, Jordan Walker. Click the links below for the replay, to download the slides and additional resources for each of the sales solutions. [Learn more.](#)

### **John Hancock**

Protection VUL with Vitality: Highly Competitive Premiums and Reward for Healthy Living  
With the John Hancock Vitality Program, Protection VUL is more competitive than ever. Plus, now — by living a healthy lifestyle — your clients can save even more on premiums, while also earning additional rewards and discounts. [Learn more.](#)

### **Minnesota**

#### **New Term Rates Bring New Opportunities in CA**

Advantage Elite Select\* (AES) Term rates have dropped by up to 31 percent. Along with this rate improvement, we've updated our term bands and allow for up to best class with WriteFit Underwriting! [Read more.](#)

### **Nationwide**

Now Available: Faster Time to Underwriting Decisions with Intelligent Underwriting  
Nationwide's new Intelligent Underwriting application process provides a faster, more efficient underwriting experience for both you and your clients. Learn how to help your clients with our step-by-step [Intelligent Underwriting Process Guide.](#)

### CareMatters Launches in California

Nationwide is proud to announce Nationwide YourLife CareMatters® a long-term care (LTC) solution built to help meet your clients' needs, is now available in California effective November 6th. Nationwide YourLife CareMatters®, is a fixed premium linked benefit product that bundles LTC coverage and life insurance in the same policy. This allows clients to better address LTC expenses while remaining in control of their assets. For additional information including important launch dates and how to contact us [click here.](#) For complete list of upcoming training webinars [click here.](#)

### **North American**

You know that Legacy Optimizer is indexed universal life insurance that provides a guaranteed death benefit with a single premium!. But did you know that Legacy Optimizer also takes the hassle out of life insurance with a simplified application process? [Watch the video](#) below to see just how easy it is.

### Sign at Paramed Option Discontinued

North American appreciates your life insurance business and your use of SimpleSubmit® e-app to submit your cases. Please be advised that the Sign at Paramed option will no longer be available as of October 20th 2017 when using SimpleSubmit e-app. Beginning October 21st 2017, electronic signatures (E-sign Face to Face or E-sign via Email) must be obtained on all electronic applications.

### **Protective**

Protective is pleased to announce the redesign of our Electronic Policy Delivery (EPD) platform. Beginning October 2, users will experience a modernized platform that can be accessed on a mobile device. Our new platform streamlines policy delivery with an intuitive user experience and simplified payment process. [Learn more.](#)

### **Prudential**

What Does This Mean for Your Clients?

- BAR continues to be easy to use, with no receipts required and no restrictions on how benefits can be used.
- The cost of BAR has increased modestly to reflect this more flexible design.
- Benefits can still be available without an elimination period.\*

This new version of BAR will first be available on PruLife Universal Protector and VUL Protector. Stay tuned for more details later!

[TALKING POINTS](#)   [TRANSITION RULES](#)

### **Symetra**

#### **Coming Soon: Accumulator IUL**

Indexed Universal Life insurance products can be complex and confusing for your clients. The number of moving parts and policyowner decision points can make the purchase of an IUL product daunting. With that in mind, Symetra is introducing an IUL product with an emphasis on a simple story. Our index options are focused and specifically designed to help meet your clients' needs while our underlying policy charges are transparent and easy to understand. [Read more.](#)

### **United of Omaha**

November is Just Around the Corner

If it's November, it's LTC Awareness Month. Take advantage of this industry-wide effort to encourage your agents to talk with everyone they meet about the need to plan for long-term care. If they aren't sure how to begin, our Sales Ideas booklet can help. It can help agents find people to talk to and provides tips to get the conversation started.

It also covers how to address the need for LTCi plus ways to use product features to solve clients' problems. Make sure your agents are ready to hit the ground running come November. Order your copies today.

[View the Booklet →](#)

### **Coming Soon: New Living Promise e-Application Design**

We will be enhancing the e-Application screen design for Living Promise Whole Life, making it easier to complete your application.

### **Term Life Express Portfolio Updates**

Effective October 1, 2017, we lowered our 10T premiums and enhanced our Mobile Quotes tools. Find out everything you need to know about the recent Term Life Express portfolio updates.

### **Using Life Insurance to Satisfy the Requirements of a Divorce Decree**

When a couple gets divorced, the court often requires alimony or child support payments. But what if the spouse who is responsible for the court-ordered payments dies? Learn how different types of life insurance can help satisfy the requirements of a divorce decree.

We are updating our Living Promise e-Application to a new version with updated features, making it easier for you to conduct business.

### **Coming Soon to the Living Promise e-App**

- Consolidated Screens – Fewer screens with a cleaner design
- Address Prefill – Begin typing in your client's address and prefill options will populate for you to choose from
- Touch-to-Sign – Your clients will have the ability to sign using a stylus or their fingertip

### **Important reminders**

To avoid delays in policy issue, please submit your current e-Apps (all signatures completed) by October 21, 2017.

For producer use only. Not intended for use by the general public.