



Orange County Brokerage Insurance Services, Inc.

Week of 12/18/2014
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

New Retirement Estimator for use with Clients

Talking insurance with clients inevitably leads to "talking retirement". Speak smartly by using this free Social Security Retirement Income Estimator from AIG [Learn more](#)

Not Your Average Grocery Getter

Increase your chances of winning a BMW 528i pre-paid lease by adding AIG's unique living benefit riders to your sale. [Learn more](#)

New Generation of Life Insurance

Watch this video and hear a successful producer's message to clients purchasing AG Asset Protector. [Watch video](#)

Aviva/AccordiaLife

Looking For Sales Ideas?

This week, Accordia Life is rolling out three pieces that take a hard look at illustrated rates. What could your clients experience over the life of their policies? Do you wonder if you're giving them a realistic impression? Accord Life's illustrated rates are based on their real-world experience.

[Real Look at Lifetime Builder Illustrated Rates](#)

[Real Look at Survivorship Builder](#)

[Real Look at Provider Illustrated Rates](#)

[Illustrated Rates](#)

Aviva/Athene Annuity

If you are already contracted with Athene Annuity and Life Company, West Des Moines, IA (Athene IA, formerly Aviva), **you must complete [product training](#) prior to selling the "New" Athene Benefit 10.**

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

The Extra Might Beat the Great Rates

OPTerm rates are in the top 5 in 98% of cells across all bands, term lengths and rating classes, for both men and women. But, with LGA, you get value beyond just price. To learn What More Do You Get from LGA and OPTerm, [click here](#)

Lincoln Life

[Lincoln Leader](#) Life

Lincoln's Position on Marijuana-Related Businesses

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

Whole Life Up Close is an educational interactive mobile app that teaches clients the benefits of whole life insurance. Whole Life Up Close is now available on all Android tablets in addition to Apple's iPad and iPad mini. Visit the MetLife Investors portal with your Android tablet or iPad to download today [Learn more](#)

Minnesota Life

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

Nationwide

Competitive Underwriting Programs and Niches

Learn about Wellness Credits, Nationwide's table shave program and other unique underwriting programs and niches that may lead to better offers. [Learn more](#)

North American

Read more about the [discontinuation of Waiver of Monthly Deduction Rider in CA](#).

As a part of our compliance commitment, we are also issuing this reminder regarding [acceptable forms of premium payment](#).

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

Effective January 9, [Custom Guarantee will be temporarily removed from SimpleSubmitSM for cases written in California due to system updates](#).

Effective immediately, North American will include a policy delivery receipt with every policy issued. [Read more](#).

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](#)

Show clients an innovative way to use life insurance to protect their retirement assets with a new training program on [RetireStronger.com](#) called "[Making the Sale](#)".

Prudential

Research on Financial Behaviors of Women

Five years into the financial recovery, women appear to be feeling more financially secure, yet financial services firms can still do better to help meet their needs. View a new research study where Prudential discusses the financial experience and behavior among women and share their "Women and Money" website with your female clients. [New Research Study Women and Money Website](#)

SBLI

When it comes to term life insurance rates, SBLI is even tougher to beat. SBLI ranks in the top three nine times out of ten, and they're the very best in more pricing cells than many other leading term providers. The scoreboard doesn't lie. [See for yourself here](#)

Symetra

Symetra Classic Outdoes Itself with LPB Premier Pricing

Symetra Classic with Lapse Protection Benefit was already a top performer in the GUL marketplace. With LPB Premier pricing, it performs even better. Designed to provide lower premiums on your larger cases, LPB Premier premiums average 6-10% less than top competitors [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](#)

Great News! The Chronic Illness Accelerated Death Benefit (ADB) Rider has been approved in California and for all new policies issued effective December 15, 2014 or later, all three riders — Chronic, Critical and Terminal Illness — will be included with client's Trendsetter[®] LB policies at no additional premium charge. Further, in early 2015, any Trendsetter[®] LB policy issued in California from 8/2/14 through 12/14/14 will receive a letter from the Company along with the Chronic Illness Rider amending their policy.

United of Omaha

[Accelerated Death Benefit Rider Approved for Living Promise - California](#)

Effective December 1, 2014 the Accelerated Death Benefit Rider will automatically be added to qualifying Living Promise policies in California.

[Living Promise iGO e-App Update](#)

The Accelerated Death Benefit for Terminal Illness has been added to the Living Promise e-App on Igo

[Help Your Clients Get Their 'Stache Back](#)

Learn more about the new Guaranteed Refund Option.

[MutualCare[®] Solutions Product and Underwriting Guide Revised and Updated](#)

The MutualCare[®] Solutions Product and Underwriting Guide has been updated and is available to order

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