

October 2010

## \$ales Idea

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### One-Time Conversion Opportunity for West Coast Life Term Policyholders

Finish off the year with a bang! Effective immediately, a special one-time conversion opportunity is being offered to all West Coast Life Focus Term policyholders with policies dated January 1, 2008 or later.

#### **What you need to know:**

1. All West Coast Life Focus Term policies dated January 1, 2008 or later are eligible for this special conversion opportunity (subject to conversion provisions within the current policy).
2. Eligible products for this one-time conversion opportunity are ModLife or LifeTime Platinum III Plus (Life Time Platinum III is not available).
3. No evidence of insurability required.
4. In the first 12 months of the policy being issued, the agent will receive net commissions.
5. Full commissions will apply after the policy's first anniversary.
6. Conversion applications must be signed prior to January 1, 2011 and received in the home office prior to January 15, 2011.
7. Products currently available for conversion (LifeTime Advantage Plus, Non-par Whole Life, etc.) still remain eligible.

Don't miss out on this one-time opportunity to convert, *without evidence*, your eligible Focus Term policyholders to West Coast Life's ModLife or LifeTime Platinum III Plus universal life products.

Encourage your brokers to use the following policy review materials to reach out to their clients!

[West Coast Life Check-Up Form](#)

[West Coast Life Check-Up Checklist](#)

[West Coast Life Check-Up Folder](#)

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## Product & Marketing Matters

### **American General - AD&D Coverage**

Effective immediately, American General re-launched their customer marketing program offering AD&D coverage to some life policyholders. Click [here](#) to learn more about this carrier and how this program will work for you.

### **American General - ContinUL Extend Plus**

Click [here](#) to learn more about American General's competitively priced guaranteed universal life that offers cash value opportunities.

### **AVIVA - Two New Products Launched**

AVIVA is introducing two life insurance products - [LifeStage UL](#) and new [EnhancedLifetime Builder](#). Click here to read AVIVA's [Product Launch Announcement](#).

### **AVIVA - Split Dollar Sales Concept Kit**

AVIVA now has marketing pieces available for your agents that discuss several Split Dollar sales ideas that could be a perfect solution for their client's insurance needs. Click [here](#) to learn more.

### **Banner - Customizable Marketing Piece**

Banner Life now offers [this](#) Life Choice UL flyer in a customizable marketing piece.

### **Banner Life - Term Conversions to Life Choice UL Deadline**

November 30 is the last day to submit term conversion forms and take advantage of Banner Life's great opportunity. Click [here](#) to learn more.

### **Genworth Financial - Introducing "Plan for Living"**

This valuable tool helps guide financial professionals through the step-by-step process of creating customized financial security plans for their clients. Click [here](#) to learn more.

### **Genworth Financial - Colony<sup>SM</sup> Term UL Customizable Materials**

Colony Term UL allows the client to choose between 10, 15, 20 or 30-year coverage. Policyowners who wish to extend their protection simply pay a known planned premium - no underwriting or complex paperwork. Click [here](#) to download customizable flyers for your agency.

### **Genworth Financial - Colony<sup>SM</sup> Term UL Coverage Extension **HOT PRODUCT****

Colony Term UL allows the client to choose between 10, 15, 20 or 30-year coverage. Policyowners who wish to extend their protection simply pay a known planned premium - no underwriting or complex paperwork.

### **ING - Term Rate Cut Coming October 2**

ING Life Companies will cut ING TermSmart and ING TermSmart\*NY rates. Click [here](#) to learn more.

### **ING - IUL-Global: NEW Consumer Flyer on How to Access Cash**

Shed some light on the topic with this simple one-page Q&A flyer. Click [here](#) to learn more.

## Product & Marketing Matters cont'd...

### **MetLife - Sales Campaign Central**

MetLife wants to help you keep your name in front of your brokers. Take advantage of MetLife's FREE marketing campaign. Click [here](#) to learn more.

### **Mutual of Omaha - AccumUL Plus**

This competitive life insurance policy with flexible premium can build cash value over time. Click [here](#) to learn more.

### **Mutual of Omaha - Personalized Testimonial Flyers for Your Agents Now Available**

Click [here](#) to download personalized flyers from Mutual of Omaha for your agents to use when they're with their clients. Remember - Mutual of Omaha is **Age Last Birthday!**

### **North American - Upgraded Builder IUL**

Click [here](#) to learn more on the indexed universal life insurance product with death benefit protection *and* long-term cash value accumulation.

### **North American - Great Promos for Your Marketers!**

North American will personalize promotional pieces for TMA distributors. These are great for your marketers to use for agents on the go. Send a short (less than 10 minute) product presentation and follow up later!

### **Prudential Pass or Play Program**

Grab the attention of your brokers with Prudential's Pass or Play Postcards. Take advantage of this great marketing opportunity! Click [here](#) to learn more.

### **Prudential - Term Pricing, More Than Just a Price**

Click [here](#) to learn more about this dynamic product lineup including both term and permanent products designed to meet your clients' needs.

### **Symetra Financial - Get More Of The Term Market Profitably**

Your brokers can offer their clients term insurance online or over the phone in 10 minutes. Click [here](#) to learn more. A perfect tool to approach P&C agencies with to get their brokers selling life insurance.

### **Transamerica - Trendsetter Super Series**

View premiums and targets without generating a full report. Choose products and concepts from drop-down menus. Now you can find the estimated maximum face amount potential clients can qualify for at the click of a mouse! Click [here](#) to learn more.

### **West Coast Life - ModLife UL **HOT PRODUCT****

West Coast Life's ModLife UL offers a competitively designed and affordably priced flexible premium universal life insurance policy that can provide the added security of a built-in lapse provision. Click [here](#) to learn more.

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## Underwriting Matters

### **American National - Progressive Underwriting**

American National offers more progressive underwriting in the following conditions: **Prostate Cancer, Coronary Artery Disease, Surgical Treatment for Obesity, Anemia, Foreign Travel, Obesity, Diabetes.** Click [here](#) to learn more.

### **AVIVA - Underwriting For YOU**

Click [here](#) to learn more about AVIVA's new underwriting program available for TMA members.

### **Banner Life: Diabetes**

Clients may qualify for Standard Plus. Click [here](#) to learn more.

### **Genworth Financial - Preferred Best for No Nicotine Use**

This is available for occasional cigar smokers (12 or less per year) with negative urine tests.

### **ING - Underwriting Credits Available for Healthy Clients**

Your clients could receive underwriting credits from ING based on the following criteria: alcohol, education, non-smoker, regular exercise and more. Click [here](#) to learn more.

### **ING - Possible Super Preferred and Preferred for Private Pilots**

ING will consider Super Preferred and Preferred underwriting classes for private aviators meeting certain requirements. Plus, certain qualified applicants can select an Aviation Exclusion Rider in lieu of the flat extra and still maintain Standard, Preferred and Super Preferred classes! Click [here](#) to learn more.

### **MetLife - MetEdge**

MetEdge could improve the offer for clients initially offered Table B or C due to selected medical impairments or non-medical risks on all products, including **TERM** and Survivorship! Click [here](#) to learn more.

### **Mutual of Omaha - Family History Case Study**

- Father died of coronary artery disease at 58
- Brother died of colon cancer at 61
- With current underwriting guidelines, 67 year old client may qualify for Preferred Plus

### **North American - Rapid Builder IUL - Table Shaving**

Qualifying cases through Table 4 will be rated as Standard.

### **Prudential - High Cholesterol**

Did you know individuals with cholesterol levels up to and including a ratio of 6.0, even if on cholesterol lowering medications may qualify for Preferred?

### **Symetra Financial - Competitive Underwriting**

Become familiar with Symetra Financial's competitive underwriting. Click [here](#) to see their underwriting guidelines. Remember - Symetra is an **Age Last Birthday** carrier!

### **Transamerica - Top 15 and Top 25**

This program offers an easy way to help clients increase their term life insurance coverage with accelerated underwriting and no medical exams. Click [here](#) to learn more.

### **West Coast Life - LifeAdvantage<sup>SM</sup> Underwriting Program**

This program provides re-evaluation of certain single impairment cases rated up to Table 3.

## TMA Exclusive Contests

### Get on track to win one (or all) of TMA's 4 exclusive carrier contests!

Here's what you need to know.....

#### **Banner Life**

Starting June 1, 2010, increase your agency's Banner bonusable commissions by 25% (minimum increase of \$50,000) in the twelve-month period (June 1, 2010 through May 31, 2011) when compared to the twelve-month period June 1, 2009 through May 31, 2010. Winners and their guests will receive a three day trip to **New Orleans**. The guidebooks describe New Orleans as an American city unlike any other. An early mix of cultures, New Orleans is a peculiar melting pot of music, food, culture and people. All that and lagniappe ... a little bit more! Click [here](#) for more details.

#### **Mutual of Omaha**

Beginning May 1<sup>st</sup> and ending December 31<sup>st</sup> 2010, Mutual of Omaha wants to take you to **Napa Valley** for a Weekend Getaway. You and a guest will win an extended weekend trip to the scenic wine country. Enjoy the perks only Mutual of Omaha can provide in this one-of-a-kind getaway. Click [here](#) for more details!

#### **Symetra Financial**

Beginning June 1<sup>st</sup> 2010 and concluding May 31<sup>st</sup> of 2011, Symetra wants to take you to the greatest city of the great Northwest – **Seattle!** As Seattle is Symetra's home, you should expect the royal treatment and look forward to seeing Seattle as only Symetra can show it to you. Click [here](#) for more details!

#### **West Coast Life**

The Marketing Alliance is pleased to announce a new growth contest with West Coast Life. This is a special incentive to help you build your Universal Life (UL) insurance business with West Coast Life. Eligible products include Lifetime Platinum III, Lifetime Platinum III Plus, Lifetime Advantage, ModLife and Golden Legacy Protector SUL. **As a special incentive, Secure-T 25 and Secure –T 30 will also be included in the contest calculations until December 31, 2010.**

Five TMA BGA principals and a guest will qualify for this wonderful weekend trip to **The Broadmoor** in Colorado in October, 2011 (dates TBD). This is an exclusive sales contest for Marketing Alliance members only. Click [here](#) for more details.

#### **What should you do now?**

- 1) Make sure you have a contract for Banner, Mutual of Omaha, Symetra and West Coast Life aligned with TMA.
- 2) **Let us know which contest(s) you are interested in winning - one or all of these exclusive trips!**
- 3) **Let us know how we can help you build your sales with Banner, Mutual of Omaha, Symetra and West Coast Life – not sure? Just ask us, and we will help you get what you need.**
- 4) Stay on the lookout for more TMA exclusive sales contests - they are coming!