

Resourceful Words



President's Message.....1-2

Group Benefits.....2-5

From the Desk of the
Vice President.....2

FDL Announces Medical
Evidence of Insurability Can
Now Be Submitted

Online.....3

Humana is offering NEW
BONUS PROGRAMS!.....4

Fort Dearborn Life
Enrollment.....5

Humana Small Business
Deducts Binder Check Via
ACH Form.....5

Individual Health.....6-8

Did you know we offer
Mutual of Omaha/United of
Omaha Medicare
Supplements plans?.....6

Welcome our Newest Member
to the Individual Major Medical
Team!.....6

Don't Forget About
Assurant's Short Term
Medical Plans.....6

Seeking Alternative Health
Carriers? Try World Insurance
Company!.....6

"In The Know" from
Blue Cross and
Blue Shield of Illinois.....7

Help Your Clients Save
Premiums with BCBSIL!.....8

Life, Annuity, LTCI & DI...8-12

From the Desk of the
Vice President.....8

Licensing and Contracting
Update.....9

LTCI and DI
Product Updates.....9

Life and Annuity Product
Updates.....10

Case Management Corner.....11

InsuranceLook.com.....13

Resourceful Marketing.....13

President's Message

By John Rippinger

CLU, ChFC, CFP™, LUTCF, RHU, REBC,
RFC, LTCF, CSA

In our last newsletter, I speculated on the outcome of the presidential election. Well, the new administration is in with a new agenda and we (the insurance brokers) are on their short list for replacement. The health insurance industry is the main target but make no mistake, there will be collateral damage in the life, annuity and LTCI areas as well. Please read Blair Farwell's article in this edition to get his take on what's going on in Washington. I'm going to let you read a recent Code Blue Communication from NAHU and see if you get their drift.

"Action Required to Preserve the Role of Agent/Broker in Health Reform. Make sure that Congress and the President understand the value of the Agent/Broker"

The debate over comprehensive health reform gets more intense with every passing week. As Congress and President Obama consider health proposals for national health reform, it is critical that they understand exactly how agents, brokers and consultants serve American health care consumers. There are some policymakers who think agents and brokers add unnecessary expense to the cost of health insurance. Some believe a government-run entity can substitute for the role and value of professional benefit specialists. We need to make sure that all members of Congress and the President are clear on

the value of the agent and broker – it's the only way to preserve our role in a reformed system."

If you are not a member of NAHU or NAIFA, join now. Call or email our health division and ask to be put on the NAHU forwarding list. We will then send you, via email, all of the hot topics of concern to our industry. Those emails will contain links which enable you to send your Congressman and/or Senators messages voicing your concerns. NAHU makes it simple. All you have to do is enter your zip code and they will direct the pre-drafted letter to the appropriate parties on your behalf. This is our future. I was in Washington in 1993 when Hillary and Bill tried to hijack our business; and with grassroots support, we were able to keep the health business in the private sector. Our Vice President of the Group Benefits Division, Blair Farwell, is going to bat for us now so let's all lend him a hand.

And now let me move on to more pleasant topics. Everyone here at Resource Brokerage had a wonderful time at our open house in February. We had a full house and our brokers seemed to make it around the office with a glass of wine to visit the employees that they work with on a regular basis. Our Resourceful Marketing™ seminars as well as the InsuranceLook.com™ presentations were well attended and are now being put to good use by the attendees. Everyone enjoyed the music from the Schaumburg Youth Symphony Orchestra, one of the many charitable

organizations we support. We look forward to hosting more of these events in the future.

Talk about a great turnout....The Sky Is The Limit III had over 250 attendees who heard Bill Cates, The Referral Coach, give us at least a dozen solid ideas and techniques on how to get referrals in a more relaxed and expected manner. Just remember "Please don't keep me a secret." Then there was Jeff Miller's compelling and often humorous (yes, I said humorous) story of how he survived an airliner crash in an Iowa cornfield and how it changed his life forever. Both brokers and staff are still talking about the powerful messages that they heard from these great speakers. By the way, during the meeting, our attendees gave, or pledged, over \$1,000 to the Schaumburg Child and Family Center. Resource Brokerage matched that dollar-for-dollar and an anonymous donor matched it again. The bottom line is we sent a check to the Center for over \$3,000. Thank you for helping support this very worthy cause.

We have already started work on next year's "Sky" program and it will be even bigger and better. By the way, we do review every one of your surveys and that's how we can continually improve our programs. Just keep submitting and paying for business and I promise you more programs of the absolute highest quality that you will not find from any other General Agency in the area.

My advice to everyone lately is to go on a media diet. Turn off the network news and read a good book. Stay in a positive state of mind by doing what you do best - helping prospects and clients with their health, life, disability, annuity and LTCI needs. Your clients are looking for positive guidance in these turbulent times, and we have the knowledge and training to help put them at ease, while at the same time the "do it yourself consumers" are panicking.

I will leave you with a quote from Dr. Nick Bontis, a professor and futurist at the University of Toronto: "Intellectual capital is the currency of the future and you're your organization's most important asset. Those who learn how to manage it effectively will realize accentuated performance and achieve the ultimate competitive advantage."

In closing, thank you, always, for your continued business support and have a safe and pleasant summer. And remember, don't keep us a secret!

Health

From the Desk of the Vice President

By Blair Farwell, RHU

Resource Brokerage Goes to Washington to Speak with Members of Congress

In the first week of April, I took part in the National Association of Health Underwriters' (NAHU) Capitol Conference spending 4 days on Capitol Hill in order to speak with legislators in an effort to convey the agenda of the BROKER. Personally, I was able to meet with one of our Illinois Senator's staff and four House of Representatives (and staff) representing the State of Illinois in Congress.

There were approximately 800 insurance agents nationwide in attendance with approximately 20 from the State of Illinois—no other health focused General Agent in the Chicago area had representation there. As a group, we were able to meet face to face with more than 400 of the 535 members (or staff) of Congress in their DC offices. We also had several high ranking members of Congress speak directly to the group as a whole. After the trip, we put together a 3 hour C.E. seminar to talk about not only the trip and the political climate in Washington but also ARRA which was attended by more than 130 brokers.

If you are not watching what is going on in Washington these days, you will not be in a position to contact your representatives and voice your opinion. If you do not voice your opposition to bills in advance of their passage, the reality is that you have no recourse to complain after all is said and done (if those bills negatively impact our livelihood). NAHU provides a great service to all of us in terms of keeping the membership abreast of what is going on, and they offer a wide range of timely email information (in language we can understand). They also provide access to prewritten letters (which you can edit if you so desire), explaining the agent position that you can fax, email or mail right from your computer within minutes of the notification without even leaving their site. Simply by typing in your zip code, they pre-populate both your Senate and House of Representatives contact information. The annual membership is approximately \$300 per year (varies slightly by region) which is worth its weight in gold by keeping the broker informed as well as giving the BROKER a voice in Washington. Now is not the time to be like an ostrich with your head in the sand, and Resource Brokerage cannot stress how important it is for us BROKERS to be informed and communicating with our congressional representatives as they consider the prospect of healthcare in this country. If you are interested in being informed and having YOUR voice heard in Washington, go to our website to pull down a NAHU application http://resourcebrokerage.com/pdfs/Group/NAHU_app/NAHU_application.pdf. Do it today because we all know if you wait for tomorrow, the odds that you will follow through diminish exponentially. Time is definitely of the essence with all the activity.

Of the 20,000 licensed brokers in Illinois, there are only 539 NAHU member brokers; and there are only 20,000 members nationally. Some people may say that sounds good; I personally am concerned. I believe at our current size, our voice may be drowned out because not enough people are united to make a unified, consolidated front!

FDL Announces Medical Evidence of Insurability Can Now Be Submitted Online

By Judy L. Wrigley, EHBA,
Assistant to Blair Farwell

Effective immediately, employees applying for group insurance as late applicants (or timely add-ons to the policy after the group is in force) can use Fort Dearborn Life's (FDL) new paperless medical evidence of insurability (EOI) process at www.fdl-life.com

The online EOI application is available 24 hours a day, 7 days a week. Online completion of the EOI form will ensure information is captured correctly the first time, without paper, which will help improve the underwriting process and will guarantee member privacy. In addition, the employer will be able to track the status of the application utilizing the medical evidence of insurability reporting available within FDL's Benefits Manager portal.

Marketing materials for the employer and their employees may be found on our website at www.resourcebrokerage.com under Group Benefits, Group Ancillaries, and Fort Dearborn Life.

Group Benefits

Humana is offering NEW BONUS PROGRAMS!

By Jane Kopecky, CEBS CMS RPA RHU REBC CSA

Are you interested in earning an EXTRA \$20,000 this year? Humana is making it EASY to do so! This new bonus program will pay up to **\$20,000** for **new** medical group sales. Here are the details:

- The bonus program is payable for medical groups with effective dates for **4/1/09 to 12/1/09**
- For a net growth of 20 or more medical groups, an agent/agency will receive **\$20,000**
- For a net growth of 10 or more medical groups, an agent/agency will receive **\$10,000**

This is the perfect opportunity to take full advantage of Humana Underwriting Days at our office! Competitive underwriting will make this goal even easier to place your groups!

Can you or your agency write two or more new medical cases with Humana per month from now until the end of the year? This level of production is not out of reach, and we can help you get there! Keep in mind Resource Brokerage provides all the new business support you need!

- We offer presentation assistance for cases over 10 employee lives.
- We will assist with onsite case pickup and scrubbing to prepare cases for submission.
- Complete underwriting and case issue support from getting you the best offer, along with assisting with employee communications and case installation

Are you new to Humana?

Let us help you get acquainted! We provide full training on carrier product and can help you distinguish between styles of plans and become familiar with the features within plans. Sales presentations from brokers are far more effective when using “real world” quotes. Send us your quote request and then make arrangements with one of our marketers to come to your office to review the various plan options. Or better yet, come to our office to discuss your marketing options and meet our other team members during that visit. Not only does Humana offer comprehensive medical plans at competitive prices but from now until the end of the year, there is an added benefit to writing your first Humana case!

Humana is paying a per new medical group bonus for any agent/agency who has not written a group in the prior 12 months with Humana. Write your first Humana case and earn a bonus. It's just that simple. Here are the details:

- The bonus program is payable for medical groups with effective dates for **4/1/09 to 12/1/09**.
- The eligible agent/agency will be paid **\$250** for the first medical group written.
- Write two or more medical groups and the agent or agency receives a one-time bonus of **\$750**.

For the new agent bonus, if an agent works through an agency and the agency has written a case in the prior 12 months, the bonus is not payable.

Resource Brokerage, Humana, and YOU! A winning combination for 2009!

Fort Dearborn Life Enrollment

By Katie Mangan, Existing Case Management

Please be aware of the necessity of timely submission of your FDL group enrollments. If an employee misses their initial enrollment period, they will be subject to medical underwriting and could be declined. Just a reminder—FDL does NOT have annual open enrollments or “qualifying event” enrollments for life insurance after the initial enrollment period has passed. One other important thing to note is ALL ENROLLEES (even timely) are underwritten when the requested volume of coverage exceeds the guaranteed issue amounts (at the time the case was initially issued).

Humana Small Business Deducts Binder Check Via ACH Form

By Susan Niziolek, New Business

Beginning with new business effective dates of February 1, 2009, Humana Small Business began electronically deducting the initial binder check payment from the employer’s checking account using the ACH form, otherwise known as “**The Automated Clearing House Authorization**” form.

This process will help create consistency across markets and improve Humana’s level of service for the employer in processing the first payment. The ACH form also can be used in setting up recurring payments on new or existing groups.

Key Points to Consider

- This method is the only method permitted for new business groups as of February 1, 2009.
- This change only affects the Small Business Segment 2-99 lives.
- Note Humana will not activate the ACH authorization until a final offer is accepted by the group. In the event no coverage is taken, no money will be exchanged in the process!
- After a group number is assigned, Humana will perform a one-time payment utilizing the information from the ACH Authorization form signed by the group.
- The group can elect to have a recurring payment schedule by registering through Humana.com or by contacting their designated billing representative.
- Commissions will be paid on a timelier basis as a result of this change.

UHC Embarks on New Social Security Number Collection Process for Customers

By Jane Kopecky, CEBS CMS RPA
RHU REBC CSA

To comply with new CMS data sharing mandates, UHC will be beginning a new Social Security number collection process.

FOR NEW BUSINESS CASES:

Upon receipt of an enrollment form in which all data is complete except for a social security number (on either an enrolled employee or dependent), the enrollment will be processed. A letter will be generated and sent to the customer requesting they provide the missing social security number(s). The customer may update the information via Employer eServices or by faxing/ mailing the report back to the Eligibility Department (this is the small group membership platform).

Upon receipt of an enrollment form in which a social security number and another required data element (e.g., member name, date of birth, etc.) are missing, the enrollment **will not** be processed. The standard follow-up sent to the customer requesting they provide the missing data element will also include a request for the missing social security number(s). The customer may complete the enrollment via Employer eServices or by faxing/ mailing the completed form back to the Eligibility Department. (continue pg. 7)

Individual Health

Did you know we offer Mutual of Omaha/ United of Omaha Medicare Supplements plans?

By Sue Pitzmeyer, Administrator

Have you looked at Mutual of Omaha medicare supplements lately? If your client is in their open enrollment or guarantee issue periods, they do not have to answer any medical questions. However, if you are not in an open enrollment period, you must answer all the medical questions and will be subject to underwriting. Mutual of Omaha offers plans A – F & G. Coverage is guaranteed issue if applied for within six months of Part B enrollment, and an application can be submitted up to six months prior to turning 65 years old.

Mutual of Omaha has now changed their name to United of Omaha. Same great company, same great medicare supplement rates. We have noted them to be exceedingly competitive in Illinois.

Welcome our Newest Member to the Individual Major Medical Team!

By Blair Farwell, RHU

Nicole Peterlin is the newest member to the Individual Major Medical (IMM) Division at Resource Brokerage. Nicole has a Bachelor's degree in Business Administration with an emphasis in Human Resource Management from DeVry University. She came to us from Hewitt Associates with eight years of benefits administration experience specifically in health, life, disability and pension benefits. Nicole is very excited about her new opportunity at Resource Brokerage and looks forward to working with you on your next individual major medical medicare supplement.

Don't Forget About Assurant's Short Term Medical Plans

By Judi Macino, Administration

Assurant Short Term Medical is an excellent option for a person that is between jobs, waiting for employer benefits, is a temporary/season worker or new graduate. Assurant offers \$2 million in coverage and coinsurance options of 100%, 80% or 50% as well as the option to visit any doctor or hospital.

Two payment options are available—single pay or monthly options. Save 20% with the single pay option. For flexibility, select the monthly payment to pay as you go. If paying with coupons, you simply cease to pay to end coverage. If using the monthly option via credit card, send our office a written request to stop the charge and terminate.

When your plan expires, you can apply for another plan (even with a minor claim). Obviously, the plans do not provide benefits for any condition or symptom that was pre-existing as of the time the policy was issued.

Seeking Alternative Health Carriers? Try World Insurance Company!

By Mary Amerson, Administration

World Insurance Company has been in business for 103 years and carries a Best's rating of A-. World Insurance Company is the sister company to American Republic—both are owned by American Enterprise Mutual Holding Company.

An agent can contact an IMM representative for a pre-underwriting review at 800.605.7566. World's current placement rate is 71%, and the average underwriting time is 9 days—although several cases have been issued in one day. World allows its insureds to choose any effective date throughout

the month, and rates are based on the application date—not the effective date requested.

First-year commissions are paid for 15 months. WorldCare plans have 12-, 24- and 36-month guarantee options. World has a stand-alone dental plan in most states that is not a PPO plan—use any dentist. Child only plans currently are available in the State of Illinois. World Insurance's initial and future premiums can be paid with a debit or credit card, and the carrier has a fantastic Customer Service Department that is available to address your requests, questions and assist with the enrollment process.

An agent dedicated web site (www.worldsells.com) is available to all contracted agents to provide the agent the ability to access information on all pending or active cases, view their commission statement, download software, quote online, print applications, brochures, advertising pieces, etc. Please contact our offices for licensing!

“In The Know” from Blue Cross and Blue Shield of Illinois

By Janine Skolmoski, Administration

“In the Know” is a monthly electronic newsletter from BCBSIL for producers which is sent around the middle of each month via email and should be read for important information. This newsletter updates the producer on product and rate changes, new forms that recently became available, website and sales information and additional valued news. The May, 2009 issue addressed “News To Use• Rate Changes and Retention Tips”, “What’s New Online”, “Network Update”, and “News To Use• Dependent Age Change”. If you have not received your copy of *“In the Know”* via email, you can view the current and past issues on BCBSIL’s Blue Access for Producers website at www.bcbsil.com. We cannot stress the importance of spending a few minutes a month reviewing this publication.

Don’t forget about BCBSIL’s annual individual health “across the board” rate increase coming in July. Watch for the notice in your copy of the next *“In The Know.”*

Internet Help Desk—for technical assistance with BCBSIL’s website, please call 888.706.0583 (available Monday through Friday from 7am to 10pm and Saturday from 7am to 3:30pm).

(continued from pg. 5)

FOR RENEWALS:

An informational bulletin regarding the CMS data sharing mandate and its requirements is included in renewal packets beginning with June 1, 2009 renewals.

A report will be run each month identifying groups who are in the process of renewing their policy and that have members who have missing or invalid Social Security numbers.

The report will be mailed to the customer with a request for them to update the information via Employer eServices or by faxing/ mailing the report back to the Eligibility Department.

If a customer wishes to submit any missing subscriber/dependent social security numbers prior to receiving their report, their submission must include: customer name and group number; subscriber’s first and last name and social security number; dependent’s first and last name and social security number. Collected information is to be sent to:

PRIME Eligibility
P.O. Box 30964
Salt Lake City, UT 84130-0964
Fax Number: (248) 733-6062

Help Your Clients Save Premiums with BCBSIL!

By Linda Medrano, Manager, Individual Health

Did you know that a member who has been active with BCBSIL at least 12 months can reapply for new business rates to lower their premiums? Did you know a member can decrease benefits at any time? Three important items to note with either process are (1) waiting periods, (2) contestability period and (3) deductible credit. Any pre-existing waiting periods satisfied under the current plan will automatically roll to the new plan as long as there is not a gap in coverage. By reapplying, new business rates (subject to full underwriting and limited to one request every 12 months) and/or downgrading (guarantee issue)—which can be done at any time on a billing cycle, the plan will not restart the two-year contestability period. Finally, BCBSIL will credit any deductibles met on any former BCBSIL individual policy to any newly issued BCBSIL individual policy (including individual HSA policies) as long as there is no break in coverage.

Life, Annuity, LTCi & DI

From the Desk of the Vice President

By Michael Walls, LTCP

First and foremost, thanks to the many brokers who have submitted life, LTCI, DI, or annuity business with us in the first 4 months of 2009. I know from listening to my carrier reps that business is down across the industry but thanks to you, Resource Brokerage continues to submit quality business at high levels. In fact, our year-to-date placement ratio (submitted to paid cases) is currently at 85%! I credit this wholly to my staff, all of whom are showing the fruits of our recent training on medical underwriting and APS summaries from a leading industry association, NAILBA. Aside from staff training, did you know that as a member of the National Association of Independent Life Brokerage Agencies, Resource Brokerage can offer you other benefits that will help

you build your business? For example, we can offer you cost effective E&O insurance from a top-rated carrier at discounted rates just by mentioning your affiliation with us? Or use our online Field Underwriting Guide available on our website which provides you access to hundreds of questionnaires to pre-screen a risk, right at your fingertips? Whether you're newer to the business or a seasoned veteran expanding your lines of coverage, the variety offered by NAILBA's 11 course online Agent Training Series is a bargain at just \$249.00 per person. Contact me directly for more information on their valuable benefits.

Last issue, I wrote about the flurry of information carriers are putting out regarding rating changes and financials, and that trend has continued. Unfortunately, we've seen many lowered ratings for some major name-brands as the ratings agencies take into account recent financial events. The good news is that our industry is regulated, and the companies Resource Brokerage represent all report more than adequate reserves for future and current claims. If you wish to review any of these communications from the carriers we represent, please call my office and I'll forward you what you need should clients be concerned and you need answers.

And finally, as we all know, the annuity business is booming. In particular, fixed annuities with strong guarantees are literally flying off the shelves, so much so that we've seen some carriers pull back from the market by either rejecting new broker contracts or simply pulling product altogether. But at Resource Brokerage, we are prepared with a full line of Single Premium Immediate products, Deferred and Multi-Year Guaranteed, and Indexed Annuities.

Read on for more information from my staff about what's going on in the world of brokerage life, LTCI,

DI, and annuities. I hope you'll be impressed. As always, feel free to contact me directly to discuss your needs and concerns.

LTCI and DI Product Updates

By Ron Cohen, LTCP - LTCI & DI Brokerage Specialist

John Hancock LTCI now gives you greater access to more opportunities in the small-employer LTC insurance market and has lowered the minimum lives required on its **Corporate Solutions** Program from 10 to 7 for employer-paid plans.

Top seven reasons to sell Corporate Solutions

1. A 7-life minimum for employer-paid groups
2. Discounted premiums with no commission take-back
3. Preferred underwriting for certain industries
4. Simplified underwriting for employer-paid spouses
5. Highly affordable premiums with Compound CPI inflation protection
6. John Hancock brand name recognition
7. Financial strength ratings among the highest in the insurance industry

Genworth LTCI has announced their new Long Term Care Business Solutions for small groups as few as 3 lives! It is designed to provide essential long term care insurance coverage in a number of settings, including home and facility based care, and features a 0-day elimination period for home care. The program launches with two unique platforms to meet the individual employee's needs: Executive Series: a 100 percent employer-paid program; and Employee Advantage: a 100 percent employee-paid program.

Mutual of Omaha's Living Care Annuity is now approved in Illinois. This unique "hybrid" annuity/LTCI product offers the tax-deferral of annuities with a guaranteed interest rate, along with ability to access benefits for long term care expenses. Their exclusive 3X Guarantee gives your customer up to three times the annuity value, at time of first claim, to provide at least 6 years of long term care benefits. In addition, and maybe most important, the LTC Rider on the annuity is intended to be tax-qualified long-term care insurance in tax years beginning after December 31, 2009. Therefore, the rider charges will no longer be taxed and benefits will be treated as long term care benefits after this date due to the Pension Protection Act of 2006. Call us for a quote for this great product idea, you'll be impressed!

Licensing and Contracting Update

By Shea Gamble, Licensing Analyst

LTCI Partnership CE is now a requirement to sell in the state of Illinois. Per the DOI's website, resident producers are required to take a specific course entitled, "Long Term Care (Partnership)", with a course number of 25008. This course is an eight (8) hour credit course that can be applied to a producer's continuing education requirement. Producers who are already licensed and have completed LTCI course 09400 prior to July 01, 2008 will have one year from July 01, 2008 to complete the new required course 25008. Further, the producer is required to complete no less than four (4) continuing education hours of long term care for each renewal period. Should Illinois become a Long Term Care Partnership state, these new requirements will satisfy education requirements for selling partnership policies.

If you've not taken the class, there is still time with several sessions being held in our offices during the month of June. Contact Ron Cohen on ext. 0041 for more information. While the cost of the course is \$89, we will refund that if you place just one LTCI case with Resource Brokerage before the end of 2009.

DI

Principal Financial has now become a core DI carrier for Resource Brokerage with our new direct contract. With competitive product and underwriting, they've quickly become a carrier for choice for many of our cases. With the recent introduction of their Key Person Product, you can now sell Key Person DI to protect a business if that person becomes too sick or hurt to perform their duties. Also, their Business Overhead Expense product now offers a Loan Protection Rider to indemnify the insured to a lender for the amount of a business loan in the event of disability. Call Mike Walls on ext. 0024 about our special compensation program on Principal DI business or for more details on contracting.

Berkshire Life has released their updated "Important Facts about the tax treatment for DI products" which is now available from our office. Please call for your copy and we'll email or print one for you. Berkshire also has released their updated "Underwriting Requirements" for Individual DI, Overhead Expense, and Disability Buy-Out applications. This handy guide covers all you need to know in terms of Berkshire underwriting. Please call our office for your copy.

Life and Annuity Product Updates

By Tom Merrion, Life Brokerage Specialist

Life

Banner Life is a newer carrier to our core lineup and has very quickly earned a spot on our top carrier list. We not only get great term life pricing, but also great service and very fair underwriting. Have a rated case? Banner rates off their Standard Plus class usually resulting in a savings for clients vs. any other carrier. And if you've not heard about their AppAssist program, read on below from Jennifer Clow about how you can sell term without ever seeing the client!

Fidelity Life Association continues to offer the strongest Graded Benefit Life program in the industry. Call us on your next declined case. If we can't place it elsewhere, Fidelity is a great option with 10, 20, and even 30 year terms available.

American General Life has their Better Choice Preferred Program. Clients with asthma, arrhythmia, anxiety/depression, elevated liver function tests, epilepsy, and treated sleep apnea may now qualify for a preferred rate class!

John Hancock Life now offers occasional cigar smokers the ability to obtain a Super Preferred Non-Tobacco decision on their life products. As long as they meet all other Super Preferred criteria, they could qualify for their best rates as long as they smoke 12 or less cigars per year, have not had other tobacco or nicotine products in the last 5 years, and test nicotine free in the urinalysis.

West Coast Life has their **LifeAdvantage Underwriting Program**, where certain single impairment cases rated up to Table 3 can now receive a Standard rate class on single life universal life sales. Impairments eligible include: blood pressure, HDL ratio, PSA elevations, BUN, foreign travel, serum creatinine, MVR (no DUI), albumin/globulin ratio, and abnormal EKGs. This program applies to insureds up to age 70 and for policy face amounts of \$2 million or less.

North American Life has a GREAT product for large single premium sales that generates early cash values that are some of the best in the marketplace. The Rapid Builder IUL is permanent life insurance protection combined with the opportunity to earn interest linked to the performance of one or more stock market indices. An IUL exclusively designed to build early cash value accumulation.

- Guaranteed interest bonus on Index Account feature can earn your clients more money!
- Daily allocation to Index Selection on trading day, upon receipt
- Waiver of Surrender Charge Option with table shaving component
- More Index Options and Index Crediting Methods – including a Multi-Index option
- Overloan Protection Benefit and Protected Death Benefit features provide additional security for your clients

ING Life now offers underwriting credits for health applicants that can offset the risk of some impairments. We've found them to be one of the better carriers in the term marketplace for some of the tougher cases.

Genworth Life likes pilots! Do you have a private pilot case flying 26-150 hours per year with an instrument flight rating? We can get them preferred rates with NO flat extra!

Prudential Life introduced term pricing effective May 1, 2009 for their popular Term Essential product line. However, even with an approximately 4% price increase, Prudential continues to be a lead carrier for Resource Brokerage for two very good reasons: one, their impaired risk underwriting continues to be leading edge and two, our service team is absolutely first rate, with great turnaround times and accurate results.

Single Premium Immediate Annuities:

American National: Strong pay-out and commutation benefits to the client along with competitive agent compensation

American General Life: Strong pay-out to the client, competitive agent compensation, and impaired risk underwriting available.

Genworth: Competitive pay-outs, commutation benefits, income advance and income booster features available to client, and competitive agency compensation

Case Management Corner

By Jennifer Clow, Sr. Brokerage Case Manager

No application Life Insurance is here and going strong!

West Coast Life just announced the availability of TeleLife for Universal Life cases. While it works great for your basic term sale, it now can be used for their competitive LifeTime Platinum III, LifeTime Platinum III Plus, and LifeTime Advantage Plus products. You can choose either the paper pre-application or the EZ-App online feature. We suggest you complete the paper pre-app, and then fax it to us. We'll do the rest.

Banner Life: Their App-Assist program is absolutely fantastic! For basic term life sales, you only need to fill out the Interview Request form, fax it to our office, and Banner Life staff will handle the rest including the phone interview, scheduling the exam and, if the case is approved as applied, they'll send the policy directly to the insured. Plus, they now pay commissions daily via EFT so you not only work faster, you get paid faster.

Genworth Life has just kicked off their program, the Life Quick Request, which is just a short form app that doesn't require the insured's signature, or you can login to their site and complete the case with some simple data-entry.

Deferred & Multi-Year Guarantee Annuities:

American National: Strong interest rates, low and high band interest rates, a 30-day window after the guarantee period, and 10% free withdrawals after first year, with competitive agent compensation.

American General Life: Strong interest rates based on guarantee years, 10% free withdrawals in all years, bonus products available, 30-day window after guarantee period, and exceptional agent compensation.

Genworth: Low and high band interest rates, annuitization allowed after 13 months (with no surrender charge), no MVA, bail-out provisions on certain products and 10% free withdrawal in all years, with competitive agency compensation.

Indexed Annuities:

ING: Bonus opportunities available, flexible surrender year choices, an income rider feature, and competitive agent compensation.

American General Life: Guarantee minimum provided of 100% at 2%, no recapture on bonus products with bonus vested in the first year of the contract, and strong performing cap and participation rates on the Global Bonus product.

InsuranceLook.com™

By Susan Rippinger, Vice President

Wanna Be A Hero???

With the weather getting warmer and days getting longer, we'll soon be hearing the phrase...

"CONGRATULATIONS GRADUATE!"

The unfortunate truth is that with unemployment at an all time high, our deserving grads will have an even harder time securing a job...let alone a job that offers health insurance!

For all the high school and college grads that are coming off their parents' health insurance, let them take the time they need to secure a job. Securing short term major medical insurance is easy; and with InsuranceLook.com, now is your chance to **BE A HERO!**

By steering graduates to your InsuranceLook.com website, they can review and compare plan options, generate a quote, apply and receive policy issuance, all online at their convenience! All you have to do is simply sit back and wait for your commission check to come in the mail!

Before we know it, graduation time will turn into summer vacation time! Vacations are another great opportunity to steer your clients/potential clients to your InsuranceLook.com website. Don't let all the planning and expense of a great summer vacation be left to chance. Trip Cancellation and Interruption insurance are just two more online products that you should be offering!

Just in case you still don't have an InsuranceLook.com website; you can apply by going to: www.insurancelook.com. **Click On:**

1. About Us
2. Brokers Only
3. Broker Login
4. Register Now

And soon, you too will

***Let InsuranceLook.com and the Power of the Internet
Drive New Business and Clients to You!***

Resourceful Marketing™

By Jennifer Chanda, Advertising
Coordinator/Graphic Designer

Resourceful Marketing™ is a unique tool for you to find marketing tips and place orders online for personal branded items. We now offer customized postcards and mailing lists that you can order at a special discounted price and distribute to clients and prospects.

This is **ONLY** available to active brokers who have placed business with Resource Brokerage in the past year.

Just go to www.resourcebrokerage.com and click on the Resourceful Marketing link under Perks to check out our new features.

To get to the Products Website you will need to Login
user name: your email address
password: resource1

If you have any other questions or suggestions, please contact Jennifer Chanda at ext. 0010.

What We've Been Up To!



Our LTCi Specialist, Ron Cohen, presenting at a NAIC Partnership training class



Susan Niziolek & Katie Mangan with our BCBS Reps at our Open House



The team dressed in green on St. Patrick's Day



Signing in for CE at our Federal Legislative Updates from Capitol Conference 2009/ARRA Seminar



Vicki Olmstead next to the dress she donated to Cinderella's Closet



Attendees at our Annual Meeting - The Sky Is The Limit III

Calendar Events

June 7-11, 2009 - MDRT Annual Meeting - Indianapolis, IN

June 11, 2009 - NAIC LTCi Partnership Training - 8 C.E. Credits

June 28-July 1, 2009 - NAHU's Annual Convention - New York, NY

October 7-10, 2009 - MDRT Top of the Table - KAUAI, HI

November 14-16, 2009 - American Association for LTCI
Annual Conference - Kansas City, MO

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"We cannot write a life policy for your husband, Mrs. Blaine, because he is already dead. In insurance terms, that is considered a preëxisting condition."

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