

The Marcus Agency Newsletter

Don't forget to ask about our Table Shave and Credit Programs!

Participating Carriers

- American General
- American National
- Aviva
- AXA Equitable
- Banner Life
- Genworth Financial
- ING Companies
- John Hancock
- Lincoln Benefit
- Lincoln Financial
- MetLife
- Nationwide
- Prudential
- Sun Life
- Transamerica
- United of Omaha
- West Coast Life

Call for program outlines or to pre-qualify your next life insurance case.



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RSA MedPort **P.3**

United Term Rate Reduction **P.4**

Everyone is talking about linked benefits. Are you?

In this volatile long-term care insurance environment, linked benefit plans are in high demand. Offer your clients a creative solution to reposition assets in order to fund a combined life (or annuity) and long-term care insurance policy. Eliminate concerns of increasing premiums or unused LTC benefits. Be sure to include this innovative concept in all your financial plans!

Marcus Portfolio Overview

Life Insurance with LTC Benefits

- Genworth Total Living Coverage
- John Hancock LifeCare
- Lincoln Financial MoneyGuard Reserve and MoneyGuard Reserve Plus (100% return-of-premium included)

Deferred Annuity with LTC Benefits

- Lincoln Financial LTC Fixed Annuity
- Mutual of Omaha Living Care Annuity

Our Marketing Department is available for assistance with quotes and sales materials.

MA Office: 978-443-4900 (Local)
800-443-4922 (Outside MA)

PA Office: 215-793-9440 (Local)
877-793-9440 (Outside PA)

Wealth Management Solutions and Large Case Support

- Case Design Assistance
- Meeting Preparation
- Formal Customized Presentation
- Point-of-Sale Support
- Advanced Underwriting
- Registered Nurse on Staff
- Consulting Attorney Availability

Ask us to send you a sample presentation via mail/email or view on our website at www.themarcusagency.com.

Important Re-Branding Announcements

Banner Life and William Penn

will now be utilizing the name of their parent company, **Legal & General America**. You will still see the Banner Life and William Penn names, but they will be showing their financial strength based on Legal & General's size. The parent company insures over 7 million individuals and is one of the largest carriers in the UK.

West Coast Life and Protective Life

will be combining into a single independent brokerage distribution channel under the Protective Life brand. This change will give us access to all Protective products. Recontracting will be required with a simple one-page document.



Product News

We recently attended our annual producer group (LifeMark Partners) meeting where all of our carriers share their hot products and strategies. Here is a summary of what we thought YOU should know...

AMERICAN GENERAL

Improving Financial Standings

- Government anticipated to be paid back by mid-2012
- Comdex upgraded to 84

New Secure Lifetime GUL

- Competitive Pricing, Strong Cash Values and Flexible Protection
- 24-Month Rolling Target Premiums
- Secure policy guarantees by proportionately reducing the face amount when making partial withdrawals.

AXA EQUITABLE

Underwriting Enhancements

- Very competitive with Coronary Artery Disease
- Will insure based on future inheritance, if proven
- Credit program for Term and UL

BANNER LIFE

Commitment to UL Market

- LifeStep UL—Priced for conversions and low face amounts down to \$50k.
- LifeChoice UL—Lowest premiums for long-term coverage durations.
- LifeChange UL—Better for short-payment scenarios and 1035/1ump sums.

Medi Guide America

- Medical Second Opinion Program—Free of charge to insured, included on all policies. Banner is only carrier currently offering!

GENWORTH

TermUL Enhancement

- Soon this policy will carry through age 120.

New Plans on the Horizon

- LifeLong UL (May 2011)
- Current Assumption Product (Fall 2011)

LTC Underwriting

- New guidelines with improvements to areas such as anemia, asthma and depression

Many carriers now accept exams up to 12 months old.

Ask us who!

- Changes to new business requirements—Expanded use of prescription drug reports.

New Immediate Annuity

Brainshark Presentations

- Maximizing Your Client's Income, featuring New Liquidity Benefit

Call to request a copy.

ING

New Survivorship Universal Life-Guaranteed Death Benefit

- Return to SUL market



“An Informed Broker is a Successful Broker!”

- Expanded Accelerated Benefit Rider—More qualifying conditions.

Coming Soon

- Preferred Enhancements and Updates to Underwriting Manual

JOHN HANCOCK

LIFE—New Protection UL

(A Current Assumption Leader)

- Lower premiums and longer guarantees than competition
- Great alternative to show against no-lapse ULs for less premium and stronger cash values

LTC—FamilyCare Benefit on Custom Care II Enhanced Plan Discontinued as of 3/21/2011

- All States
- Shared Care remains

LINCOLN BENEFIT

Retention Raised

- From \$5mm to \$20mm

- Jumbo limit at \$65 million

Coming Soon

- Underwriting improvements, including Preferred for Rheumatoid Arthritis, Ulcerative Colitis and Sleep Apnea
- Current premium maximum of six times target eliminated

LINCOLN FINANCIAL

New LifeGuarantee SUL

- 30-day transition from state approval date (3/28 in most states, call for list)
- Rate adjustments across the board—lower for level payment scenarios and higher for short-pays
- Increased target premiums
- New Flex Funding Option—Lower cost of insurance charges in early years (increasing over time), highest initial IRR on DB

MoneyGuard Changes

- 60-day transition from state approval date (3/28 in most states, call for list)
- Improved COLA—3% and 5% will be offered
- Now 0-day elimination period for all LTC services
- Limited international benefit
- Streamlined underwriting
- Price increases & decreases, no greater than 5%

METLIFE

Reminders

- New Promise Whole Life plan with increased flexibility and guaranteed term rider
- 1035 loan carryover
- Largest retention (\$20mm)

New Term Conversion Plus

- Ages 18—60
- Policies issued 3/1/2006—11/1/2010
- Simplified underwriting

RSA MEDPORT

Exclusive Underwriting Service Now Available to Marcus Brokers!

This new, innovative process cuts down on underwriting headaches and turn-around time by streamlining examinations, medical history interviews and APS retrieval through a third party—RSA Medical. The RSA MedPort system ultimately provides underwriters with a summarized application package including all pieces needed to underwrite the case in a timely fashion and eliminating unnecessary requests for APSs.

So, how does it all work?

- Submit Part A, Replacement & RSA HIPAA
- 20-Minute Phone Interview Conducted/Exam Ordered
- RX & MIB Ordered
- Summary Package Generated and Submitted to Carrier
- Tentative Offer Provided/APS(s) Ordered
- Final Offer—Being received in under 9 calendar days!

Call for details and list of participating carriers.



Price Decrease on United Term Life Answers

- Effective 4/1/2011

Sweet Spots...

- Ages 40 to 60,
- Preferred, Standard and Standard Tobacco classes
- \$250k, \$500k and \$1mm bands

Liberalized Conversions

- Convert to best UL
- Thru age 74 (2 years or age 77 for 10-year, whichever is later)
- Full compensation

Term Re-Price Coming in July

Rapid e-Underwriting

- No exams, labs or APSs
- Issued within 10 days
- Now required for ages 18—40, 10/15/20-year term, \$100k—\$500k

PRUDENTIAL

New WorkLife 65

- Coverage for “working years”—Term to age 65
- Includes waiver of premium for disability and unemployment

Marijuana Use—Niche Market!

- Non-Smoker Plus if negative urinalysis and use cannot be more than twice per month (Most other carriers are smoker rates or Standard at best.)

SUL Repriced & More Attractive

- New PruLife SUL Protector—Effective 5/2/2011 (in most states)
- Full-pay, lifetime premiums reduced on average by 12%
- Lower minimum initial premium

TRANSAMERICA

New TransTerm

- UL with term-like premiums and flexibility to transition to lifetime coverage

Family History Improved

- Now only considering cardiovascular disease and six types of cancer
- Also ignores gender-specific cancers if insured is opposite sex of parent with the cancer history

UNITED OF OMAHA

Excellent Financials—Just a reminder of the outstanding financial ratings that have been consistently held by this competitive carrier

Comdex (96) & A.M. Best (A+)

Strong UL for Short-Pays

- Don't forget to quote (or ask us) United's GUL Complete for short-pay scenarios! They have been very aggressive in this area of the market

Underwriting Enhancements

- Improvement to cholesterol underwriting
- Preferred/Standard Plus now has 10 lb. allowance for males

FIT Underwriting Program

- Can be used on TERM
- Rated cases up to Table 4 may receive credits reducing up to 2 tables

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