

“CELEBRATING OUR
50TH YEAR
OF PROVIDING
SUPERIOR SERVICE!”

The Marcus Agency Newsletter

VOLUME 10, ISSUE 2

AUGUST 2010

CANCERS THAT MAY STILL QUALIFY FOR PREFERRED CLASS

- Breast
- Cervical
- Endometrial
- Kidney
- Skin
- Testicular
- Thyroid
- Uterine

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Banner Life Does It Again

TERM RATES LOWERED!

Effective June 15th, Banner reduced their OPTerm series premiums.

- All Term Periods
- Males and Females
- Most noticeable at Preferred Plus NT, Preferred NT and Standard Plus NT (which includes most table-rated impaired risk cases)
- No Changes in Compensation or Convertibility
- No Increases

Higher Rate Premium Band Removed

- Premium band at \$2,000,001+ no longer used. Now the extremely competitive \$1 million rates apply to all higher face amounts.

Example of how aggressive this band change and new rates are:

(Male, age 53, \$3 million DB, Preferred, 20-year Term)

Old Premium.....\$11,400

New Premium.....\$8,435

Savings = \$3,000!!!

Other Changes

- Retention increased to \$2 million. More aggressive underwriting!
- Minimum face amount increased to \$100,000.*

*Face amounts under \$100,000 are still available with some of our other carriers.

See Page 4 for information on Banner's new Medical 2nd Opinion program!

BANNER UNDERWRITING IMPROVED!

More liberal underwriting and fewer requirements:

- **Anxiety/Depression**—Preferred now possible.
- **Diabetes**—Improved offers on overweight and gestational diabetics.
- **Obstructive Sleep Apnea**—More favorable offers.
- **Family History**—Over age 70, lesser restrictions.
- **GERD/Asthma**—No more mandatory APS.
- **Abbreviated Paramed Limits**—Extended to \$3 million through age 50.
- **Inspections**—More done in-house and no longer required up to \$2 million through age 60.



3 Ways To Get Preferred Rates With Family History Concerns:

1. *Prudential and John Hancock will issue Preferred with death of one parent before age 60.*
2. *ING and Lincoln Financial will issue Preferred Plus with family history of Cancer.*
3. *Some carriers will ignore family history and issue Preferred Plus for insureds age 60 and above.*

Let us do the digging for the most aggressive offers. That's what we do best!



United Fit Credit Program

United of Omaha's new Fit Underwriting Credit Program allows your clients to qualify for a better rating based on how they answer the questions on the Fit Test.

Applicable Products:

- Term Life Answers
- Term Life Complete

- AccumUL Plus
- GUL Complete
- GUL Survivor (not available in NY)

Typical Cases:

- Ages 18—75
- \$250,000—\$1,000,000
- No Tobacco Use
- Table 4 or Less

Example:

(Male, age 44, \$500k of Term, diabetic, hypertension and sleep apnea)

**Initial Work-Up = Table 3
Fit Offer = Standard**

Insured received Fit credits for regular preventive care, minimal alcohol use, lifetime non-smoker, great family history and good cholesterol ratio.

Call for complete details.

Transamerica Table Shave

Transcend is **Transamerica's** new process for evaluating underwriting criteria. Substandard offers of Table B, C and D can be improved at underwriter discretion after complete medical history review.

Qualification:

- Single Impairments
- Ages 18—70
- Term, UL & SUL
- Up to \$5,000,000

Areas of Increased Flexibility:

- Build

- EKG
- Foreign Travel
- Liver Function Tests
- PSA
- Abnormal Blood Sugar
- Motor Vehicle Violations
- Creatinine
- And More!

Impaired Risk Is Our Specialty

- Registered Nurse on Staff
 - Underwriting Expertise Amongst Our Staff
 - 50 Years Im-
 - paired Risk Underwriting Experience
 - Table Shave, Healthy Living & Credit Programs
 - Proprietary Quick Quote System for
 - Immediate Responses
 - Simplified Issue Programs
- Call our underwriters today with your Impaired Risk questions!

Could It Be True? Guaranteed LTC Premiums!



Transamerica's new long-term care product offers benefit options that allow you to **guarantee your**

client's premiums with no chance of future increases. The formula is simple...

10-YEAR GUARANTEE
 +
10-PAY PREMIUM
 =
NO RATE INCREASES!

For example, a male, age 65, preferred underwriting with spousal discount purchasing a

\$7,500 monthly (\$250/day) 5-year benefit with compound inflation, premiums paid annually.

Annual Premium:
 \$9,301.47
Total Paid-Up By Year 10:
 \$93,014.70
Total Benefit Pool:
 \$456,250.00

Please call to confirm rates and state approvals.

Ask us for a copy of John Hancock's Benefitlink news bulletin for valuable information and resources on group LTC and the new CLASS provisions of the Patient Protection & Affordable Care Act.

Critical John Hancock LTC Changes

June 7, 2010:

New rates in effect for Custom Care II Enhanced and Preferred Health Discount reduced in 19 states. Lifetime benefit period removed in all states.

July 1, 2010:

New claims guidelines on Independent Care Providers take effect on new policies sold.

August 2, 2010:

Compensation on Standard policies to be paid based on Standard premiums.

Please call us for state approvals and to ask for details on these and other minor changes that have not been listed.

Versatility, Guaranteed DB & Cash Values

John Hancock's Protection Whole Life is more than a fully guaranteed, non-par whole life product. It offers affordable lifetime death benefit protection with guaranteed premiums and strong, guaranteed cash values. Protection Whole Life often provides guaranteed cash values that equal premiums paid, after 10+ years.

Key Features:

- Comprehensive, competitive premium payment options available for all issue ages (Single-Pay, 10-Pay, 15-Pay, 20-Pay, Limited-Pay and Full-Pay)
- A Long-Term Care rider to help pay for long-term care expenses
- Guaranteed death benefit protection
- Strong, guaranteed cash value
- Simple design
- Four Non-Smoker risk classes
- Total disability waiver rider
- Loan capability, including automatic premium loan



Important Product Announcements

PLEASE READ!

Due to all the recent changes listed below, please requote (or contact us to requote) any cases you may have that previously involved these companies and products. Some of the deadlines have already passed or are approaching and we'd like to make sure you have the best available option for your cases, as well as the current rates. Thank you.

AMERICAN GENERAL

Effective 6/15/2010-12/31/2010, the following universal life products will pay an additional 5% first-year commission...

- CONTINUL
- CONTINUL EXTEND PLUS
- ELITE UL
- ELITE INDEX
- ELITE SURVIVOR INDEX

ING

- GDBUL II and GDBUL II NY rates were lowered, as of 7/17/2010! Every age, every class, every face amount. Extremely competitive premiums, especially on 1035 exchange scenarios.
- GDBUL II and GDBUL II NY face amount minimums have been lowered to \$50k, as of 5/3/2010. Preferred and Super Preferred rates will be available down to \$50k!

JOHN HANCOCK

- Performance UL and Performance SUL have been redesigned, as of 5/17/2010. Longer guarantees and higher cash surrender values.

LINCOLN FINANCIAL

- Life Elements Term was repriced, as of 5/17/2010. New waiver of premium rider added.

PRUDENTIAL

- Term Elite and Term Essential have been repriced, as of 6/14/2010.
- PruLife Universal Plus was repriced, as of 5/1/2010.
- ROP Term will be repriced, as of 8/16/2010. Significant rate decreases on \$250,000—\$1 million, 20- and 30-year policies in top four non-smoker classes.

TRANSAMERICA

- TransACE was repriced, as of 5/1/2010. Premium increases across the board with least impact on level-pay scenarios, significant cash value increases, target premium adjustments (increased at older ages and decreased at younger ages) and fourth rate band of \$1 million and above added.

New (Free) Medical 2nd Opinion

Also effective June 15th, all Banner life insurance policies will be issued with this valuable and unique benefit at no charge to the insured.

Should the insured be diagnosed with a qualifying life threatening condition or disease, MediGuide America, will collect and assemble all medical records and obtain a medical second opinion from one of the finest teaching hospitals in the world—such as The Cleveland Clinic, The Harvard Teaching Hospitals, King's College Hospital (London) and Charite Hospital (Berlin). Client gets to choose one of three recommended facilities.

Call our marketing department for further details on how this program works.

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