

"SUPERIOR SERVICE
SINCE 1960"

**SALES
CORNER,**
THE NEWEST
ADDITION TO
OUR WEBSITE.

- SALES IDEAS
- PRODUCT TIPS
- INDUSTRY TRENDS

WWW.THEMARCUSAGENCY.COM

**INSIDE
THIS ISSUE:**

Unused LTC 2
Premiums

ER-Sponsored 2
LTC

Welcoming 2
Sun Life

Replace Port- 3
folio Losses

Annuities 3

Good Health 3
Credits

Lowered 4
Term Rates

The Marcus Agency Newsletter

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When the going gets tough, the tough get going...

2008 has come and gone and most would say "good riddance". Unfortunately the insurance industry did not escape the current economic recession. In fact we were caught right in the middle of the mortgage disaster and several major companies had serious financial issues. We have some tough times ahead before we recover from the damage suffered to the industry's reputation and the effect on each of us as insurance professionals and investors in our economy.

I am pleased to report that once again The Marcus Agency exceeded previous year's production. As in the past we have you our loyal brokers and agents to thank for your continued business, particularly during the current economic climate.

This was no small accomplishment given the declines in premium production being reported

by many of the industry's giants. As in the past I can only point to one reason for our continued success and that is to be the best when it comes to providing you the personal service you deserve.

In 2009 our goal will not change. However, we recognize that current conditions require us not only to become better at what we do but the need to develop even more sales support to your organization. Therefore we have committed to constantly review sales ideas brought to us by our many carriers and our Lifemark Partners across the country. We pledge to consistently bring these ideas and concepts to you through our website, newsletters and e-mails and stand by to answer any questions or support you not only through our staff, but that of the multi carrier advanced sales de-

partments to whom we have access and our own legal staff we have on retainer.

In closing I want to once again personally thank you for your business and invite you to call me directly on any situation at any time and look forward to supporting your sales efforts in 2009 and beyond.



Eric S. Marcus
President

Calling All P&C Shops!



Let THE MARCUS AGENCY help you increase business through promoting availability of additional products and services to your existing property & casualty clients. We've successfully assisted several offices in introducing life insurance, long-term care, disability and annuities to their clients through customized consumer marketing. Call today to get started!

978-443-4900 (LOCAL) / 800-443-4922 (OUTSIDE MA)

LTC Sales Solution—Unused Premiums

“WHAT HAPPENS TO MY UNUSED PREMIUMS, IF I NEVER FILE A CLAIM?”

A FEW WAYS TO EASE YOUR CLIENT’S MIND...

- Offer a plan with a re-turn-of-premium at death provision. This

feature is available through several carriers, subject to state approval.

- A single strategy to meet two important needs is the combination of life insurance and long-term care coverage.

These policies allow you to use all, some or none of your life insurance

benefits to cover your cost of care, should the need arise.* Whether you utilize a portion of the coverage for LTC benefits or not, there will still be at least a minimum death benefit available.

**Products available include John Hancock’s LifeCare benefit & Lincoln National’s MoneyGuard plan.*



Stay tuned for more LTC sales ideas in future issues!

**NEW
BANNER LIFE
APPLICATION**

Effective 1/5/2009, new version is available in all states except CA, IL, MT & NY. Deadline for old forms is 3/31/2009.

Take a look at Sun Life’s highly competitive UL on your next case!

Prudential LTC Employer-Sponsored Program



Available for groups as small as 3—9 employees!

Call now for additional details.

- Simplified underwriting
- No maximum on discounts
- Minimum of 25 hours/week
- Employer-paid groups of 7+ employees & spouse/partner
- \$300 daily benefit available with simplified underwriting
- 150% HHC benefit
- Built-in restoration of benefits

NEED ASSISTANCE?

Ask our LTC specialist for sales concepts, underwriting prequalification, proposals & training!



Paul V. Brokmeier, CLTC
VP of Life & LTC Brokerage

Marcus Welcomes...



Sun Life Assurance of Canada & Sun Life Insurance Co. of NY

As of the new year, The Marcus Agency has added Sun Life to its carrier portfolio. This well-known, highly-rated company has a lot to offer our producers in the life insurance and annuity areas. We feel this will be a great addition to our already outstanding product line.

ASK US ABOUT REVIEWING YOUR BOOK OF LIFE BUSINESS FOR POTENTIAL REPLACEMENTS!

FOR THOSE WHO STILL HAVE CONCERNS ABOUT AIG'S FINANCIALS, KEEP IN MIND WE HAVE MANY TOP CARRIERS OFFERING **RETURN-OF-PREMIUM TERM PLANS...**

ING, JOHN HANCOCK, PRUDENTIAL & TRANSAMERICA... *JUST TO NAME A FEW!*

Replacing Portfolio Losses With Life Ins.

Most all of us have experienced serious losses to our retirement and savings portfolios during the current recession. In some instances these losses have ranged from thirty to fifty percent and have critically affected plans for retirement and family savings. One of the

easiest, least costly and quickest ways to replace the family's financial security is through the use of life insurance. Whether you recommend an inexpensive term replacement or structure a savings plan with permanent insurance, it will go a long way to eliminating the con-

cern and apprehension brought about by the recent economy. Don't fail to contact your list of personal and business clients with this simple idea!

"Many of your clients have lost a significant amount of their retirement savings in 2008. It's time to ask them about placing a portion of their investments in a fixed annuity, guaranteeing income & positive returns."

Annuities: Guaranteed Rates For Concerned Clients

ANICO PALLADIUM MYG*

- 5.00% for 6 years (\$100k+)
- 30-day window for free surrender at end of guarantee period
- Interest-only withdrawals immediately, 10% free withdrawals after year 1

TRANSAMERICA SELECT*

- 5.00% for 7 years (\$100k+)
4.90% for 6 years (\$100k+)
- 7-yr. surrender on 7-yr. plan
6-yr. surrender on 6-yr. plan
- Cumulative interest withdrawals, starting in year 1
- 3.50% compensation (all ages)

BAIL-OUT ANNUITY*

Genworth SecureLiving Liberty

- 5.75% for 3 years (\$250k+)
- 4% bail-out rate at end of guarantee rate period
- 3% compensation (ages 0—75)
- 10% free withdrawals immediately

**Please call for current rates, state approvals and full details on the above products.*

Good Health Credits Improve Underwriting

Under AXA Equitable's Good Health Credit Program, a proposed insured with a demonstrated healthy lifestyle can receive underwriting credits to improve their overall rating. This program will now replace the current Table Shaving Program. However, in many ways, its eligibility guideline enhancements make this program more accessible to a broader range of cases.

- Available on ALL products
- Both lives may apply on SUL
- Credits on ratings up to Table D
- Full retention (\$20mm individual & \$25mm survivorship)

Please note: *This program does not apply to preferred rates, tobacco users, flat extras & certain impairments.*

MetLife, John Hancock & LBL also offer similar programs.



THE MARCUS AGENCY CAN ALSO SHAVE 3 TABLES DOWN TO STANDARD ON UL. ASK US HOW!

Lowered & Re-Priced Term Rate Trend

GENWORTH LIFE & ANNUITY

Effective:

- 1/5/2009

Transition Rules:

- All applications received on and after 1/5/2009 (dated on or before 3/6/2009) will receive lower of old and new rates.

Product Changes:

- New 5th price band was added! Now rates are banded at \$50k, \$100k, \$200k, \$500k & \$1mm.

Niche Areas:

- \$50,000-499,999
- 10 & 20-year terms

PRUDENTIAL FINANCIAL

Effective:

- 1/5/2009

Transition Rules:

- All applications received on and after 1/5/2009 will receive new rates. Old rates may be requested until 2/2/2009.

Product Changes:

- Maximum issue age on 30-year term was raised from 50 to 55.

Niche Areas:

- \$1,000,000 & above
- Age-last-birthday rate advantage

UNITED OF OMAHA

Effective:

- 1/1/2009

Transition Rules:

- Only new rates available.

Niche Areas:

- \$100,000 & \$500,000 bands
- Preferred non-smoker, standard smoker & non-smoker
- Age-last-birthday rate advantage

Sweet Spot Ages:

- 10-Year = 50—60
- 15-Year = 45—55
- 20-Year = 40—50
- 30-Year = 30—40



Ask Us About “Invest Your Life”

A NEW CONSUMER MARKETING CAMPAIGN, **SPONSORED BY JOHN HANCOCK**, WHICH HELPS YOU SHOW YOUR CLIENTS THE RATE-OF-RETURN ON THEIR LIFE INSURANCE INVESTMENT. THIS IS A GREAT PIECE TO ACCOMPANY ALL UNIVERSAL LIFE PROPOSALS!

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