

**SIMPLE
SALES
IDEAS
SEMINARS:**

- Monthly meetings held in our Sudbury office to discuss concepts that will assist in increasing business for our producers during this difficult economic environment.
- Special guest speakers.

Call to save a seat!

**INSIDE
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The Marcus Agency Newsletter

VOLUME 9, ISSUE 3

SEPTEMBER 2009

Wow...50 Years & Still Going Strong

I am very pleased to convey that this November will be the beginning of The Marcus Agency's 50th year. We've come a very long way, since my father, Arnold Marcus, opened the agency's doors in 1960. Over the years, we've grown tremendously with three more recent acquisitions/

mergers and a major expansion of our carrier and product portfolio.

I'd like to take this opportunity to thank our loyal producers. Without your continued support and business we would not have had such success over the years.

We look forward to continuing the superior service our agents have been accustomed to and we strive to step-up the level of that support.

We sincerely appreciate your business!

Eric S. Marcus, President

Opportunities You May Be Missing

When personal and estate cases are written, what's next? Why not take advantage of underwriting that has already been completed and a client that is clearly looking to handle their insurance needs at this time? Cross-selling should play a vital role in your sales technique.

- Take the time to find out if your personal cases have any need for business insurance...buy-sells, key person, business continuation plans, qualified or supplemental retirement plans, etc.
- Do your business owners have sufficient personal coverage for themselves and their families?

- Have your clients considered protecting their assets (personal and/or business) with long-term care insurance?

- Do your clients have any investments that have been suffering in the recent economic downfall? Could they benefit from placing their funds in a fixed annuity?

These are just a few of the questions that should be presented during a review of your client's coverage and finances. Be there for your clients to make sure they have the protection they need before your competition does!

Feel free to call our Marketing Department for assistance and materials that may help you.



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978-443-4900 (LOCAL)
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PA OFFICE
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877-793-9440 (OUTSIDE PA)



New carriers for us means more solutions for you!

"Ask about our numerous other healthy living credit programs!"

Marcus Introduces New Carriers

We'd like to announce two additions (this Quarter) to our ever growing company portfolio...Aviva and Union Central!



Aviva brings us a new line of life insurance products to offer our producers. As a carrier newly sponsored by our national insurance marketing organization, Life-Mark Partners, Aviva shows financial strength with \$40

billion of assets in the U.S. company. They are the leader in the indexed UL market and introduced a competitive guaranteed UL plan last February. Five strong riders available, such as the Wellness Benefit, No Lapse Guarantee, overloan protection, early cash value and accelerated benefits. A table reduction program also makes this carrier look attractive from an underwriting standpoint.



Union Central will broaden The Marcus Agency's DI availability. A marketing hot button from this carrier is the Step Rate. The premium "steps up" after the 5th year to its ultimate premium and the producer gets a 50% renewal on the entire base premium! This is an excellent approach to pricing competition in this economy.

United Announces FIT Program



MUTUAL of OMAHA

Effective Date: 7/28/2009

Eligible Ratings: Rated cases (no flat extras) up to Table 4

(after normal credits). Best class after credits is Standard.

How It Works: Complete FIT Test containing a short list of medical and non-medical questions. If insured meets 3 criteria, they are eligible for 1 table credit. If insured meets 5 criteria, they are eligible for 2 tables credit.

Eligible Products: Term Life

Series, Term Life Complete, AccumUL Plus & GUL Complete

Ages: 18 to 75

Face Amounts: \$250k-1mm (total in-force & applied)

Tobacco Use: Non-smokers only

Call us for complete details or your own copy of the FIT Test.

Anything Happening On Estate Taxes?



We continue to get questions almost daily regarding the current estate tax and what's happening regarding 2010 when the estate tax rate of 45% and the applicable exclusion of 3.5 million disappears.

Unfortunately due to the turmoil over national

health care there is no news from Washington on the current law written to re-emerge in 2011 @ 55% tax rate and a 1 million dollar exclusion.

However, the general consensus remains that with the national debt now in the trillions, the cost of two wars, the stimulus package, a bail out and

some version of national health care the government will be forced to do a quick fix for 2010 extending the current tax and then re-visiting the law for 2011 and thereafter. (1)

We will continue to monitor the situation and advise you immediately of any new information.

IMPAIRED RISK SPECIALISTS

As your impaired risk specialists, The Marcus Agency has proven time and time again that we've got what it takes to obtain the most competitive offers in the industry. An RN on staff and over 75 years of life brokerage expertise gives us a major advantage in the underwriting process. You can be assured your cases are carefully placed with the most appropriate company in order to receive the most aggressive solution. Let The Marcus Agency work it's Magic on your next case!

Life Underwriting Gets Easier

AXA EQUITABLE

- Liberalized MD Exam Requirements
- Extended time frames for use of other EKG's & Stress Tests—Improved from 6 months to 12!
- Expanded Good Health Credit Program—Standard risks may now qualify for Preferred!

LINCOLN NATIONAL

- Extended time frames for use of other EKG's & Labs
- Liberalized APS & PHI requirements
- Inspection reports begin at \$10,000,001 for all ages
- EKGs are not required for those 40 & under (up to \$10 million)

LINCOLN BENEFIT LIFE

New "Step" Underwriting Program

- Simplified underwriting on UL via external Term Conversions
- Available up to age 65
- Coverage up to \$1,000,000
- Up to 50% Prime Term Rider blend allowed
- Original policy must be issued by eligible carrier within past 5 years at Standard rates or better, fully underwritten and in-force.

WEST COAST LIFE

- More flexible Treadmill & EKG Requirements
- More flexible approach to Private Pilots
- More flexible Age & Amount Requirements
- New Standard-to-Preferred Upgrade Program

**SUN LIFE
STEPS TO SUCCESS
IN THE SMALL BUSINESS MARKET**

New turn-key marketing program offering life insurance without underwriting to some small business clients.

Call for complete details.

No. of Highly Compensated Employees	Underwriting Availability	Maximum Face Amount
10 or more	Guaranteed Issue	\$4,000,000
5—9	Simplified Issue	\$4,000,000
1—4	Fully Underwritten	No Maximum

LTC Underwriting Update



John Hancock just announced they have made some adjustments to their underwriting guidelines. The highlights are:

- Many guidelines currently requiring a 3-month recovery period will now be acceptable

with documentation demonstrating stability or recovery.

- Osteoporosis guidelines will take applicant's treatment and lifestyle into account.
- Paramed & Medical Exams to be replaced by in-home health assessment by RN—mid September 2009.

In addition, and in other good news, these new guidelines will take effect immediately and will include applications already submitted!

Product News—Call for complete details!

GENWORTH LIFE & ANNUITY

- Lifetime FlexPlus II and Provider SUL Repriced & Renamed—New plans will be called Gen-Guard UL & SUL. New SUL is effective now, UL effective 9/28/2009. Deadline for old rates on UL is 10/27/2009 and 9/17/2009 for SUL

ING LIFE COMPANIES

- Guaranteed Death Benefit Universal Life Increases Premiums By 10%—Deadline for old rates is 9/20/2009.

LINCOLN NATIONAL

- Term Face Amount Minimum Increased—Now \$250,000 as of 8/17/2009.
- SUL 2009 Now Available—Deadline for old plan is 9/23/2009.

METLIFE INVESTORS USA

- Guarantee Advantage UL & Legacy Advantage SUL Reprice—New rates are effective 8/31/2009. Deadline for old rates is 10/31/2009.
- Guaranteed Level Term Repriced—New rates were effective 8/1/2009. Call for transition rules.

PRUDENTIAL

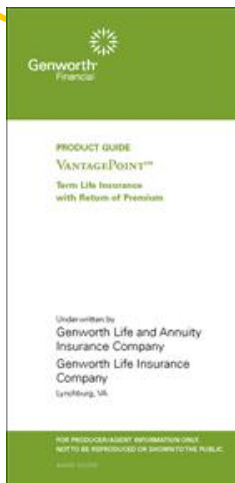
- SUL Protector Repriced—Deadline for old rates is 30 days from state approval. Most states approved on 8/17/2009.

UNITED OF OMAHA

- New GUL Survivor Introduced—Available 9/1/2009.

WEST COAST LIFE

- LifeTime Platinum III UL and LifeTime Platinum III Plus UL Repriced—Deadline for old rates is 9/4/2009. New “dial-a-guarantee” feature has been added to the Plus product, giving option of guarantee periods to age 80, 90 or 100—121.



Free Consumer Marketing

Are you currently marketing the availability of life insurance, long-term care, annuities or disability income to your clients?

YOU SHOULD BE!

Some of our carriers offer free consumer-based postcards,

flyers, brochures and letters with a variety of basic and/or market specific messages.

Let's design a marketing campaign for your clients today.



PRST STANDARD
U.S. POSTAGE
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BOSTON, MA

389 Boston Post Road / Sudbury, MA 01776-3015

MA The Marcus Agency
Superior Service Since 1960