



Are you on our email list? To start receiving weekly emails with sales ideas, underwriting tips, product news and updates, email Varsha at vgrogan@gain1776.com.

Are you using this summer to learn something new?

Summer 2009

Types of Client Reviews — Which one do you like?

Inside this issue:

Client reviews help you stay in touch with your clients and help you make sure that your clients have adequate coverage and at a good price. Have you ever delivered a death benefit check to the survivors of an insured that did not have adequate insurance? Have you seen their questioning looks, almost as if to say “how is this going to be enough to get us through”? If you have, you already know the importance of client reviews.

Many insurance companies have materials you can use to conduct client reviews. The materials range from brochures, questionnaires, postcards, pre-approach letters, Cds and more. These tools are available either free of cost and or in reasonable quantities at a very little expense to you.

Most of your clients have been effected by the current economic climate. This has raised many questions in their minds about their overall financial well being and portfolio allocation in insurance, mutual funds, stocks or investments like real estate etc. Sitting down with your clients to evaluate where they are and how to handle the situation so that they can get back to their old position is very

important. This will allow them to get back in control.

So how can you use the tools the insurance company is providing you to conduct the review? Depending on what each company put out, the materials have many different formats as follows:

Policy review: Several companies have tools for reviewing and conducting needs analysis and uncovering opportunities for additional term and UL sales.

Beneficiary review: American General has a unique proposition with their Beneficiary review kit that will help you check their beneficiary designations on all their assets with an easy to use booklet opening up various opportunities to identify the risks that need to be covered.

Personal Annual Review: AXA offers a complete toolkit ready with pre approach letters, policy analysis tools to uncover more sales opportunities for you.

Annuity Reviews: Have you checked to see if the clients need their current annuities? Have you considered wealth transfer sales opportunities and Annuity maxi-

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zation tools that are beneficial to the client. This is a great tool for people whose 401ks have dipped.

Keep in touch with your clients because if you don't some one else will. Please let us know if you want to receive any of the tools.

(800) 847-6426

Underwriting Corner

What new ways of underwriting can you expect?

Life Insurance companies might use new blood tests and drug data bases to reduce or even eliminate things like resting EKGs.

1. A new lab marker, **Cystatin C**, which is inexpensively measurable in specimens already col-

lected routinely for blood profiles, is now emerging as an indicator for people at risk for heart attacks, strokes and kidney failure.

2. Another marker that is a good predictor of heart disease being considered is known as BNP - Brain-type natriuretic peptide.

A recent joint study by a leading reinsurer and a pharmacy profile

provider found that users of designated "high risk" medications experienced substantially higher mortality than those using low-risk pharmaceuticals, if any at all. Pharmacy profiles during underwriting are becoming the norm.

Question your clients about their prescription drugs when you take applications! It saves a lot of grief later.

"GAIN the Freedom to Sell the Best and Earn the Most"

To Roll or not to Roll!

Explore different retirement plan distribution options and learn how your clients choices may affect their nest egg.

One of the biggest decisions you face is what to do with the money set aside in a qualified employer plan when it is time for you to change jobs or retire. The chart below outlines some key advantages and disadvantages based on which retirement plan distribution option you choose:

Potential Distribution Options:

1. Cash Out¹:

Advantages: Cash is available for an immediate need

Disadvantages: Your distribution may be subject to a 10% premature distribution penalty if you're under age 59 ½

An additional 20% federal income tax withholding will apply

Savings will be severely reduced

2. Leave money in existing plan:

Advantages: Avoid paying taxes or penalties

Savings will continue to grow tax-deferred

Disadvantages: Withdrawals and distributions are subject to

your former employer's plan provisions.

Your former employer may have the authority to change or control your investment options, which could prove as a disadvantage when trying to diversify.

3. Roll money over to new company's qualified retirement plan:

Advantages: Avoid premature distribution penalty²

Savings will continue to grow tax-deferred

Disadvantages: Withdrawals and distributions are subject to your new employer's plan provisions.

Your investment options will be restricted to those offered by new plan

4. Roll money over to an IRA:

Advantages: Avoid paying taxes or penalties²

Savings will continue to grow tax-deferred

You have control over where to invest your retirement savings, an advantage when it comes to diversification

Disadvantages: You may not be able to roll over your entire distri-

bution. Check with your employer for roll over provisions.

Making a good decision about retirement plan distributions is an important part of sound retirement planning. Keep in mind that the retirement plan distribution option you choose is generally irreversible, which is why you should consult with a financial representative for advice specific to your circumstances. Don't let this decision stand in the way of your retirement dreams, start planning today!

¹ Distributions of earnings and deductible contributions from your IRA are subject to ordinary income taxes and if made prior to age 59½ may be subject to an additional 10% federal income tax penalty.

² The rollover must be completed within the prescribed 60 day period; otherwise the distribution will be subject to ordinary income taxes and may be subject to a 10% early withdrawal penalty. Unless funds are directly rolled from an employer's qualified retirement plan to an IRA, or to your new company's qualified plan, a mandatory 20% federal income tax withholding is generally required from distributions.

This information is provided for general consumer educational purposes by Lincoln Benefit Life Company ("Lincoln Benefit Life"), Home Office, Lincoln, NE, and is not intended to provide legal, tax or investment advice.

GAIN website has a new look!

Have you visited our website recently? Well go to www.gain1776.com today!

You can use the website to do most things like

- run quotes
- complete contracts in minutes
- complete applications with eSignature and eSubmit for some companies

- check status on your pending cases

- get impaired risk questionnaires

- order paramed exams

- Look up underwriting guidelines, build charts and more.

You can also find sales ideas and product highlights under

- **GAIN Spotlight**

- **GAIN Product of the week**
- **GAIN Annuity Hot List**
- **GAIN Updates**

These tabs are updated weekly so click on them periodically to see what's new.

Better yet, you can get on our email list and receive all this information via email on a regular basis.

Sales Ideas, Concepts and Tools that will help!

- Ask your existing clients about their life insurance needs—if you're not someone else is!
- The "Annuity Maximization" concept could provide your clients' beneficiaries with a larger, tax-free benefit.
- "Mortgage Acceleration" concept works well with the newer cash value accumulation policies for all those clients looking to pay off the mortgage early.
- "Wealth Transfer" is another great concept for you to offer your clients the opportunity to increase the benefit they leave to their beneficiaries.
- Easy life sales you could be missing include final expense
- Help improve your clients' current situation by utilizing the Life Insurance Policy Review. You may be able to provide your client with more life insurance coverage for lower cost or more coverage for the same premium.
- Are you taking advantage of insurance company websites that allow you to look up your in force block of business. If your appointment is not active, your client's file becomes an orphan policy that gets assigned to another active agent if your client needs service.

Do you want to be a Green Agent?

Our website has a quote engine so you can run quotes, check underwriting guidelines, look up product information and forms for easy download 24/7.

Now we are bringing you yet another feature that can help save time for your clients and time and resources for you.

GAIN introduces iGo e-App. **iGO e-App** is an intelligent filable form. It enables agents to complete and process applications electronically that are 100% in good order and get paid faster. It improves your productivity so you can sell more insurance or have more free time to spend with your loved ones.

Check out this new feature today! Go to www.gain1776.com and click on 

Simply click on the button to gain immediate access to create and complete the application. You can start, save and access the application as many times as you like.

**GENERAL
AGENTS
INSURANCE
NETWORK**

**Ask us how
GAIN Bonus
can add to your
income !**

100 W PFLUGERVILLE
PARKWAY, #106
PFLUGERVILLE, TX 78660

Phone: 800-847-6426
Austin: 512-989-2223
Fax: 877-847-6426
Austin: 512-251-1912

Visit us at
www.gain1776.com
for iGo e-App

Did you know?

Smaller death benefit policies:

Several companies now offer death benefits as low as \$10,000 to \$25,000 depending on the type of policy. American General's whole life policy goes down to 10K and North American's ULs and IULs offer 25K. Banner and American General offer 50K on term policies.

Unique insurance products:

Have you looked at the **Income Replacement Term**? This product from West Coast Life helps your clients save up to 40% of what they would pay for their term policies and ensure that your client's beneficiaries will not run out of money too soon. It can also provide a lump sum to payoff a mortgage for instance.

In-force policy review notifications:

GAIN will be sending out **in-force policy notifications** by email so you can be reminded to set up an annual review appointment with your clients. This will help you stay in touch with your clients and generate additional sales opportunities for your self.

Critical Illness or Chronic Illness riders:

These riders are becoming very popular. Many companies offer different versions of this rider. While some are built into the policy some others have a cost attached to it. It is a conversation starter and door opener for LTC policies and Critical Illness policies. Having a UL or term policy with these riders can help the client be protected and not left completely ex-

posed to the risk of LTC.

ROP and 30 year term policies going away:

Current trends among many companies have been to increase term rates on the longer guarantee periods like 20 and 30 year term and ROP term. A few of the companies have completely pulled out of it. Some have reduced the compensation by 5% on these products. Some companies have withdrawn from the ROP market.

These trends continue in the permanent products and convertibility options. Now is the time to advise the client to buy and lock in the price. Call us to find out what has changed! **(800) 847-6426**