

# Monthly Review

## UNDERWRITERS CLEARING HOUSE

### NEWS, NEWS, NEWS!

#### GETTING READY FOR 2006!

Successful agents start early in their goal setting. The most effective way to increase premium from the year before is to make a business plan which outlines goals. Making a business plan is easier than you think and will help you see the steps needed to achieve your goals. More on page 3.

#### ERRORS & OMISSIONS, HOW SAFE ARE YOU?

America has become a very litigious society. Salespeople in the financial sector are especially vulnerable due to the nature of their products. In the last few years, seemingly simple products such as term have become more complex, with a number of moving parts. The increase in complexity of even basic plans makes any agent vulnerable to a client's lawsuit stemming from misunderstanding. Riders such as Disability Income, Return of Premium, Accidental Death and Critical Illness put a Life Only sales person in a position of needing to explain benefits that fall under separate rules and guidelines. Many agents mistakenly sell riders as an added premium increase without being fully aware of the benefits or (lack of) associated with riders. Omitting this critical information to a client could add up to potential legal liability for an agent. Fortunately, there is a simple answer. The easiest way to assure the client has all the proper information and understanding of a rider is fully reviewing the product with the client during the sale.

### In This Issue

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See what's new for your company...  
The latest news without the fluff.

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Great ideas to help you sell!

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Looking for a NEW or  
NICHE product...  
Check out the ad and call us.

## Company Spotlight

### Industry Leader... Ultima Home Protector

Call for more Details!!!

By: Life Investors Insurance Company of America!  
(Cedar Rapids, IA. 52499)

#### Special Home Protector Features are:

- 15,20,25,30-Year Term Periods
- 5 Year or Full Guarantees
- Level or Decreasing Death Benefit
- No Proof of Mortgage
- Any Age Mortgage
- Disability Protection Rider up to \$1800 Monthly
- Return of Premium Rider
- Non-Medical through \$180,000
- \$100 4-Day Jet Issue Guarantee\*

(FOR AGENT USE ONLY) Policy Form# APUL030400400, APUL030500400, APTL030000300, APTL030100300. May vary by state. Rider Form # ARD1050000300, ARRPO50100400. \* Jet Issue Guarantee on Qualifying Applications Only. May vary by state. Not available in all states. Not marketed in AL,IA,MN,MT,NE,ND,SD,WI. As of April 2003, Life Investors Insurance Company of America has received a financial strength rating of A+ (superior) from A.M. Best & Co (2nd of 15 categories A++ to F.) M12611LIM1203

CONTACT US  
(800)782-7475

TODAY!



A Monthly Publication of:  
UNDERWRITERS  
CLEARING HOUSE

# News From the Home Office

## Life

### Genworth Financial-

#### NEW FORMS DUE TO NAME CHANGE

Fixed life insurance applications, point-of-sale forms and marketing materials with the new insurance company names are now available on Genworth Financial Pro ([www.gefinancialpro.com](http://www.gefinancialpro.com)). These forms are needed as of January 1, 2006.

### Life Investors-

#### ACCI-PROTECTOR

Life Investors recently lifted the height/weight limitations for base coverage on the Acci-Protector product (height/weight guidelines still apply when the Waiver of Premium rider is added). Please continue to provide this information on the application, however, it will not be used in underwriting consideration of the base plan coverage.

### Assurity-

#### ILLUSTRATION SYSTEM EXPIRATION

FS Illustration System Versions 1.12, 1.13, and 1.13b expired as of **December 31, 2005**. Current Version 1.14 is available by emailing [supplies@assurity.com](mailto:supplies@assurity.com) or by download from the Quotes and Illustrations section under the Reference tab. Version 1.15 will be introduced in January. If you would like to continue to use Versions 1.12, 1.13, or 1.13b until Version 1.15 becomes available, **you may download a patch from Assurity's website**. This patch will extend your current system's expiry date to June 30, 2006.



## ATTENTION!

### AIG

### American General

## LTG ULTRA TERM

- Extremely Low Rates for \$250,000 +
- 8 Underwriting Classes
- Substandard Through Table H
- High Commissions (Call For Details!)
- Special Concierge Unit for Cases over \$5 Million Dollars or Annual Premium over \$20,000.

**If You Write Big Term Cases...  
This Is The Company For You!**

For agent use only. Not for dissemination to the public. Issued by Old Line Life Insurance Company of America, member of American International Group, Inc. LTG ULTRA Not available in all states.

### CALL US FOR A KIT!

## Annuities



**4.10%**  
Yield  
5-YEAR TERM

**4.16%**  
Yield  
7-YEAR TERM

### American Freedom Stars & Stripes

**The Weather Outside is FRIGHTFUL!  
But our Rates are so DELIGHTFUL!**

- Liquidity Options: Monthly Interest Available and 10% Free Withdrawal
- Issue up to age 90
- Long-Term and Terminal Illness Riders (where available)
- Full Section of Settlement Options
- Account Value Death Benefit

American Freedom Stars and Stripes is issued under contract form numbers P1024604NW, P1024704NW, P1024804NW, P1024804NW, and P1024904NW. Contract form numbers may vary by state. Products not available in all states. Yield based on contract being held for 5 years with current interest rate of 4.70% with a first year bonus of 1.00% and a 0.10% increase in the base rate for years two through five. Yield based on contract being held for 7 years with current interest rate of 4.85% with a first year bonus of 1.50% and a 0.20% increase in the base rate for years two through seven. Rates and product features current as of 12/05 and are subject to change at any time; increasing rates starting in contract year two. This program is non-contractual and may be discontinued at any time.

For Agent Use Only - Not Intended for Consumer Distribution



# Agent Sales Corner

## MAKING A BUSINESS PLAN FOR 2006!

*Have you made a business plan for 2006?  
If not, ask yourself why?*

Making a business plan is the easiest way to maximize your time and energy in sales. In order to grow your premium from the year before, it is very important to have a plan. It's no wonder why many agents reach a plateau in sales that they just can't seem to break. Maybe for you it's \$50,000 or it might be \$150,000. Either way, to continue growing your business, it is critical to have a game plan.

### STEP 1 - Set a GOAL

Setting a goal for your new year is the first and easiest step. Determine an achievable amount of premium you would like to write for the year. An easy way to do this is to look back at what you wrote last year, and determine what would be a reasonable increase. It may be 10% or even 30%. The important thing is to challenge yourself to increase sales.



### STEP 2 - Break It Down



Once you have set a goal, you must break it down to manageable chunks. For example, let's say your goal is \$100,000 in paid premium. \$100,000 can be broken down to \$8333 per month and \$1923 per week. Convert your desired premium into number of sales. If your average sale is \$650, then you need to pay for 3 cases per week. Remember, it's not a perfect world; therefore, you must take into consideration declines, not taken, etc. Let's figure that 4 applications will turn into 3 paid sales. What is your appointment-to-sales ratio? If you can sell 4 applications for every 7 appointments, then you must have 7 appointments per week.

### STEP 3 - Make a Plan

Now that you've broken it down, you know exactly how many appointments you need in order to reach your goal. Make a plan to always have 7 appointments a week. Maybe this means more cold-calling or more mailings. Maybe it means a few more hours of prospecting per week. Either way, you need to plan out your time to reach the 7 appointments.



### STEP 4 - Implement Your Plan

All the planning in the world means nothing unless you are willing to carry it out. Put yourself on a schedule and **DO NOT DEVIATE**. Remember, every failure has an excuse, but success has no excuses.



### STEP 5 - Review Your Progress

Reviewing your progress is crucial to achieving your goal. If you are not on track one month, you then need to work harder the following month. If you are ahead one month, don't use that as an excuse to slack the following month.



***DON'T GET DISCOURAGED.  
YOU WILL SUCCEED IF YOU STAY  
ON TRACK!***

## Did You Know?



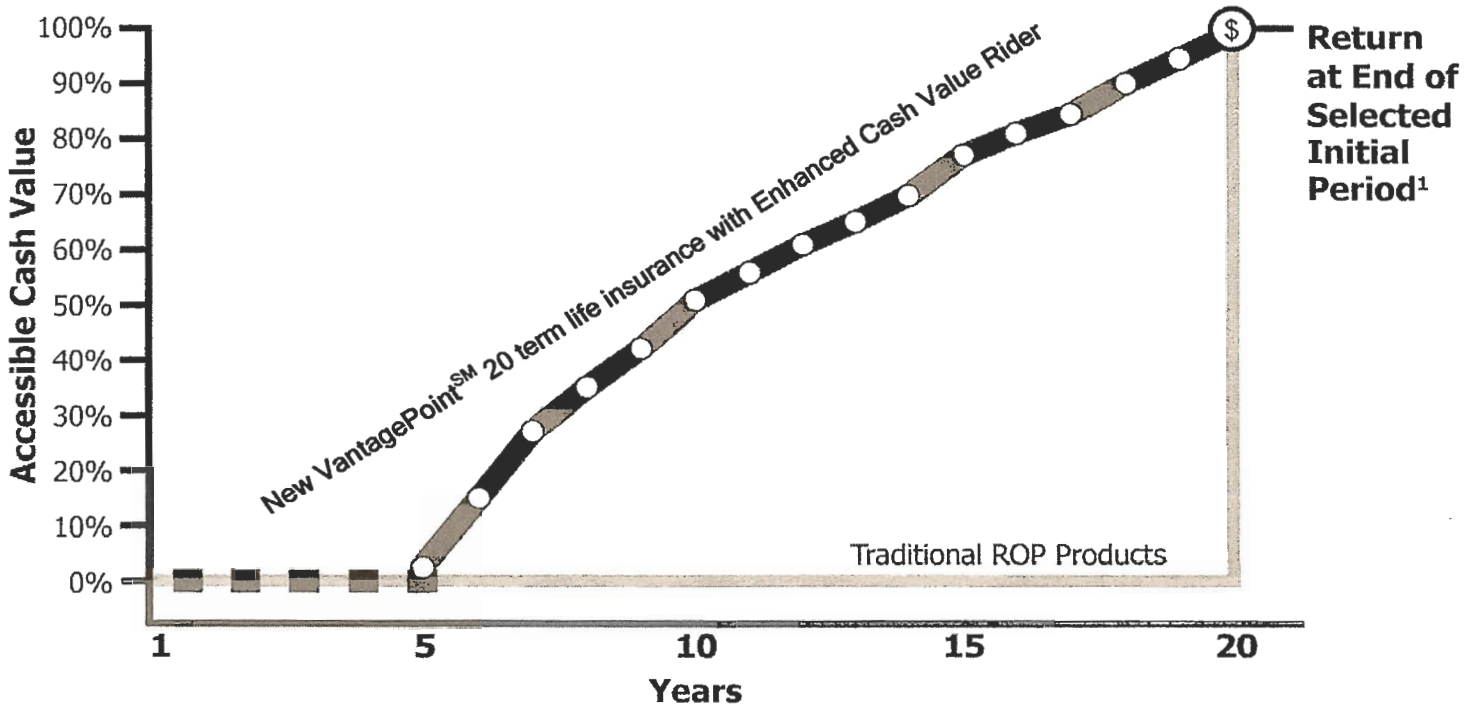
### Did You Know...

"Success is a habit." A coach may have told you this in the past. Those words are true for winners in sales, too.



Creating a simple method for tracking your plan will help you create a habit for success. Tracking your progress each week or each month will remind you of your goal and give you a feeling of accomplishment along the way. To keep yourself on track, set up a simple system for tracking your progress when you make your plan for the year. Whether you track your progress on a PC or on paper, this habit will put you on the path to success.

# Give Clients EARLY access to ROP Term Life Insurance cash values<sup>2</sup>



How does your policy

COMPARE???

Your Policy	Vantage Point <sup>SM</sup>	
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Accelerated cash value schedule option
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Early access to cash value via loans <sup>2</sup>
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Industry leading rates with new product feature offering
<input type="checkbox"/>	<input checked="" type="checkbox"/>	ROP of the future!

Underwritten by  
Genworth Life Insurance Company

**Call for a Sales Kit today!!!**

<sup>1</sup> Return of premium is provided by a Cash Value Rider. The rider provides a benefit at the end of the initial premium period equal to all premiums due and paid, less any flat extra premium and outstanding loan amounts. After the fourth policy year and before the end of the initial premium period, the rider provides cash value benefits that are less than the amount of premiums paid. No cash value benefit is paid at the insured's death, only the policy face amount. Policies with a return of premium feature usually cost more than policies without this feature.

<sup>2</sup> Automatic and other policy loans accrue interest at 8% each year. If the outstanding policy loan balance becomes larger than the rider cash value, the policy will terminate. If a policy with an outstanding policy loan balance is terminated, a taxable event may occur.

VantagePoint<sup>SM</sup> term life insurance is underwritten by Genworth Life Insurance Company, Lynchburg, VA, and is subject to the terms, issue limitations and conditions of Policy Form No. TLNCVGE05 et al. VantagePoint<sup>SM</sup> term life insurance or its benefits and riders may not be available in all states. FOR PRODUCER/AGENT INFORMATION ONLY. NOT TO BE REPRODUCED OR SHOWN TO THE PUBLIC.

# SIMPLIFIED UNDERWRITING PROGRAM

## *As Easy As 1, 2, 3*



### Phil Panarella

**New England Brokerage Co.**  
**P.O. Box 259**  
**New Britain, CT 06050**  
**Phone: (800) 782-7475**  
**Fax: (860) 229-1067**  
**subrisk@aol.com**

Life insurance can be complicated. Make it simple with Union Central's Simplified Underwriting Program. If your client has an existing policy issued within the last 3 years (36 months) from an eligible carrier, Union Central can offer **additional coverage without medical exams or blood tests.\*** And producers earn applicable commission and conference credits.

### Take Advantage of This Opportunity — It's As Easy As 1, 2, 3

1. Simply have your client complete the Application for Individual Life Insurance, UC 2550. If the application has not been approved in your state, please use UC 2246 for non-variable life insurance, or UC 2243A for variable life insurance
2. Submit a cover letter identifying the program and a copy of the face page from the client's existing policy showing face amount, underwriting class, date of issue and type of policy
3. Submit a signed sales illustration or a signed Illustration Certification form (UC 0008)

### What Are the Requirements?

- The proposed insured must have an existing policy issued within the last 36 months from an eligible carrier
- Present coverage must have been fully underwritten and issued at Preferred or Standard rate class. Coverage issued through reinsurance or a special table shaving program is not eligible
- Current issue age must be 65 or younger
- Face amount available is up to a maximum of \$1,000,000 (amount could be less depending on Union Central coverage already in force)
- Additional coverage must be through a Union Central permanent life insurance product
- The amount of Union Central coverage being applied for must be equal to or less than the existing coverage

### *Eligible Carriers*

- |                                     |                                    |  |                                      |
|-------------------------------------|------------------------------------|--|--------------------------------------|
| • AIG Life**                        | • General American**               | • New England**                        | • Provident Mutual**                 |
| • Allmerica                         | • Indianapolis Life Ins. Co.       | • New York Life**                      | • Security Connecticut Life Ins. Co. |
| • Allstate Life Ins. Co.            | • Jefferson Pilot**                | • North American Co. for Life & Health | • State Farm Life Ins. Co.           |
| • American Mayflower of NY          | • John Hancock Life Ins. Co.       | • Northwestern Mutual Life Ins. Co.    | • Sun Life of Canada                 |
| • Axa Financial (Equitable)**       | • Lincoln National Life Ins. Co.** | • Ohio National                        | • Transamerica Corporation           |
| • Banner Life                       | • Massachusetts Mutual**           | • Old Line Life Ins. Co.               | • Travelers Group**                  |
| • CNA/Valley Forge Life Ins. Co.    | • Metropolitan Life**              | • Pacific Life Ins. Co.                | • US Life Insurance Co.              |
| • Columbus Life Ins. Co.            | • Minnesota Life Ins. Co.          | • Penn Mutual Life Ins. Co.            | • West Coast Life Ins. Co.           |
| • Connecticut General Life Ins. Co. | • MONY Life Ins. Co.               | • Phoenix Life Ins. Co.                | • William Penn                       |
| • First Colony Life Ins. Co.        | • National Life of Vermont**       | • Principal                            | • Zurich Kemper Life Ins. Co.        |
| • First Penn Pacific Life Ins. Co.  | • Nationwide**                     |  |                                      |

\* The Simplified Underwriting program is not a guaranteed issue program. If the applicant's health has changed, underwriting could order additional medical requirements and/or applicant could be rated or declined. This is not a replacement program. It is intended to supplement coverage, not to replace it. If this coverage results in replacement of existing insurance, all applicable insurance laws and regulations must be followed. The Simplified Underwriting Program is not available to New York applicants in replacement situations.

\*\* Only policies issued Preferred or better from these carriers will be considered for this program.

**UnionCentral**  
**Insurance and Investments**

Securities products are offered through Carillon Investments, Inc., 1876 Waycross Road, Cincinnati, Ohio 45240; a subsidiary of The Union Central Life Insurance Company (513) 595-2600.

UC 1175 PW 8/04



# EXCEL

Provider UL.

## The new choice in no-lapse universal life

### UNION CENTRAL ANNOUNCES EXCEL PROVIDER UL

Excel Provider provides some of the lowest premiums you'll find for no-lapse universal life coverage.

Plus, each Excel Provider policy includes an unlimited catch-up provision and extended maturity.

See how we stack up against the competition, and give us a call for your next no-lapse case.

Male, Age 65, Standard Class, Nontobacco, 10 pay with \$1 million Death Benefit Guaranteed to age 100.

Carrier	Product	Annual Premium*
Union Central	Excel Provider	\$40,034
Principal	UL Protector	\$41,890
United of Omaha	Priority Max GUL	\$45,209
Travelers	MVP	\$45,825
Reliastar	GPUL	\$50,081

\*Rates quoted as of 05/16/05

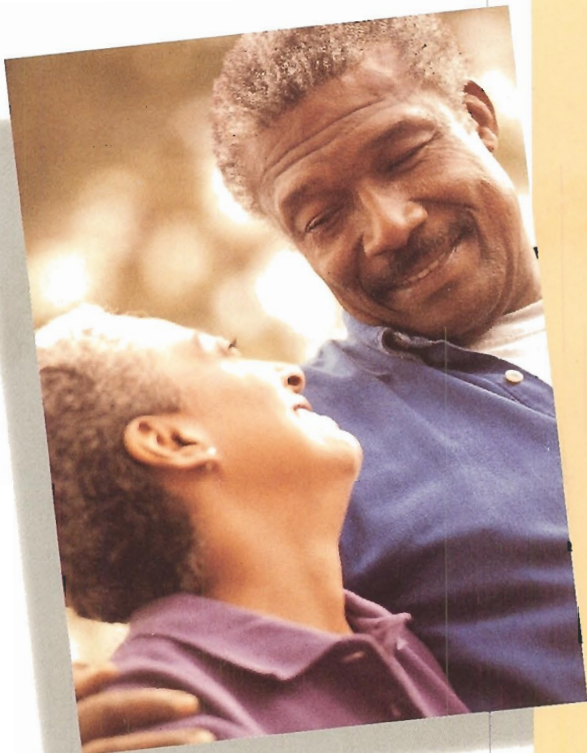
For more information, contact:

**Phil Panarella**  
New England Brokerage Co.  
P.O. Box 259  
New Britain, CT 06050  
Phone: (800) 782-7475  
Fax: (860) 229-1067  
subrisk@aol.com

For agent use only.

**UnionCentral**  
Insurance and Investments

# TABLE TALK



*Union Central's Table C to Standard underwriting program allows you to offer competitive rates to your substandard clients.*

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UC 0979 7/05

Table C to Standard is available on the following products:

- Excel Provider UL
- Excel Protector UL
- Excel Performance 500 Equity Indexed UL (where available)
- Excel Edge UL
- Excel Accumulator VUL
- Whole Life 98
- Excel Survivor (*both lives must be Table C or less with only one life reduced to standard*)

Certain restrictions apply:

- New issues only – issue age 70 or younger (not available on term conversions)
- Face amounts of \$1,000,000 or less
- Medical flat extra ratings of \$5 per thousand or less will be reduced to standard, except when combined in a table rating
- Nonmedical flat extra ratings are not eligible for reduction under this program
- Applications rated Table C or less as a result of a favorable reinsurance offer are not eligible. The medical director and underwriter may exclude a case from the program at their discretion

*If you have questions about the Table C to Standard underwriting program, contact your Union Central Life Underwriter.*

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New Britain, CT 06050  
Phone: (800) 782-7475  
Fax: (860) 229-1067  
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