



MARCH, 2011

## LIFE MATTERS

### HOT NEWS & REMINDERS...

#### Product News

**American General's Secure Lifetime GUL** offers a unique combination of guarantees and choices—guaranteed death benefit, guaranteed cash value and guaranteed access and is replacing ContinUL as a non illustrated product. [Learn more](#). If you were unable to join TMA's exclusive webinar, the presentation can be found in the library section of our website.

**ING's** IUL-Global PLUS product has all the same features as IUL-Global plus select loans that could catapult your Executive Benefit sales. Click [here](#) to learn more.

**MetLife** Promise Whole Life offers a balance between competitive pricing, product guarantees and flexibility—including the new Flex Term Rider. For details, click [here](#).

**Prudential's WorkLife 65** has unique coverage and benefits that are unmatched. Watch for your invitation to join our exclusive webinar to find out more! Click [here](#) for product fast facts.

#### **Transamerica Life**

- Trendsetter Application Deadline: February 28. Incomplete applications, or applications received after February 28, 2011, will be issued based on the new Trendsetter premiums. For transition guidelines, click [here](#).
- [TransTerm](#) is a universal life insurance policy that offers initial cost-effective term-like level premiums with the guarantee and flexibility to transition to lifetime coverage.

**West Coast Life** introduced the Income Provider Option on Secure-T and announced current rate increases for the 10, 15, and 20 year plans. Click [here](#) for details.

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## \$ALES IDEA— NO COST TRUST WITHOUT THE HASSLE OR EXPENSE!

The economic challenges facing the country are causing concern for many clients. Economic growth is slow and taxes are likely to increase. Clients may be wondering how their family's future will be affected and if their loved ones will enjoy the same opportunities that they had to succeed.

Transamerica understands the challenges that clients are facing and has developed the **TransSecurity<sup>SM</sup> Solution** to meet these needs.

**TransSecurity** is not a product—it is a program that can open the door to important opportunities that—without their help—may be just out of reach for their children or grandchildren. By electing the Income Protection Option, clients can choose from a variety of payout options including lump sum payments and/or a continuous monthly income stream. **ADD THE IPO AT NO EXTRA COST.**

### Sample Scenario

**Meet Margaret:** Margaret Hayworth is a 55-year-old widow. She has two children who she would like to provide for upon her passing. Her net worth is approximately \$2 million.

### A Closer Look at the Kids:

**Jessica:** aged 30; she is married with one child

**Melissa:** aged 25; she is an unmarried and underpaid teacher

**TransSecurity Solution:** TransACE<sup>®</sup> UL policy with the IPO on Margaret Hayworth\*  
 Life Insurance Coverage: \$754,979      Annual Level Premium: \$7,957      Total IPO Payments: \$850,000

Beneficiary	Initial Lump Sum	Guaranteed Monthly Income (15 years)	Final Lump Sum
Jessica (Daughter)	\$375,000 <i>Pay for Margaret's final expenses and pay off her mortgage</i>	\$1,650 <i>School tuition for Jessica's child</i>	0
Melissa (Daughter)	0	\$850 <i>Help with monthly living expenses</i>	\$25,000 <i>Pay student loans</i>
<b>Totals</b>	<b>\$375,000</b>	<b>\$2,500</b> (per month for 15 years)	<b>\$25,000</b>

Please note: While Margaret hopes that her children will use the death benefit for the purposes which she intends, the funds distributed to her children may or may not be used to accomplish her specific objectives. Once distributed, Margaret's children may use the funds whichever way they see fit.

\*This example assumes that Margaret Hayworth is a resident of Delaware, a non-smoker, and a member of the preferred risk class.

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## \$ALES IDEAS—short takes

**Do you have a client that has an impairment that can be improved over time?**  
Consider Banner's Life Value Term product to get your clients the coverage they



"I thought I was in fairly good health until my exam results. I need the \$1 million of coverage but was only expecting to pay the original quoted price of about \$4,700. The table-rated offer was way too much. I'm going to take control of my health and see if I can improve the classification but, if not, I need coverage that's affordable."

Life Value Term offers your client an alternative to reducing the face amount when faced with an unexpected underwriting decision.

Age	OPTerm / Penn Term 20 First-Year Premium / Table 2** \$1 Million	Life Value Term 20 First-Year Premium / Table 2** \$1 million
<b>55</b>	<b>\$7,010</b>	<b>\$3,950</b>

\*\*Ratings based on Standard Plus underwriting class

**Do you want more sales without more clients? Do you want more referrals?**  
Consider North American's Policy Review\*: Quick—Easy—Results

Your clients value your opinion; they may have had a life changing event or be nervous about their current policy performance. Identify their goal and use the chart below to discover new sales opportunities by offering them **options**.

**Sample case: Male, 57 Preferred ns, has a whole life policy of \$50K from 1981**

	Current	Custom Guarantee (guaranteed DB)	Custom TermGUL (with premium guarantee rider)	Guarantee Builder IUL (guaranteed IUL with cash accumulation)
Lower Cost	\$595/yr \$15,300 Surrender Value	<b>\$0 premium</b> Guar. DB to age 120 (1035 only)	<b>\$62/yr premium</b> Guar. DB to age 120	
Death Benefit	\$50,000	<b>\$122,260</b> (premium \$595/yr) (guarantees to age 120)	<b>\$88,965</b> (Guar. to age 120) (premium \$595/yr)	
Cash Value Growth	(\$50,000 death benefit \$595 annual premium)		<b>\$28,419</b> projected at age 73 <b>\$156,366</b> projected at age 100	<b>\$49,006</b> projected at age 73 <b>\$292,875</b> projected at age 100



**Resource**  
Brokerage, LLC

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## Monthly Product & Underwriting Hot Spots

Below are the links to the March editions of TMA's Product & Underwriting Hot Spots. Contact your Sales & Marketing Support Desk to receive a copy you can customize for your agency.

[TMA March Product & Marketing Hot Spots](#)

[TMA March Product & Marketing Hot Spots—agent copy](#)

[TMA March Underwriting Hot Spots](#)

[TMA March Underwriting Hot Spots—agent copy](#)

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Independence-Growth-New Markets