

the PULSE

GPAGENCY'S QUARTERLY UPDATE



Spring has sprung!

LET'S GET IT DONE

It's now the "spring crunch." As the kids are cramming for exams, you may be thinking about your summer plans. Well...so is everyone else, which means that window to make a sale will be narrowing over the next month. Now's the

time to follow up on those leads and the clients you've been meaning to contact. Once summer arrives, it may be autumn before you can track them down.

Back in the day, after the winter thaw, people would do their "spring cleaning." Consider clearing away the clutter from the previous year by organizing your files and contacts. Do a review of your credentials. Are you current on your CE hours and training, your licenses, insurance coverages, etc? You may find it helpful to "spreadsheet" this information for easy reference.

Targeting Middle-Aged Parents

As you know, an annual or a bi-annual policy review is the optimal way to re-connect with your clients. However, people's schedules can make it a challenge.

So, consider communications that target specific life events and potential insurance gaps: family additions, change in marital status, career changes, etc. One that is often overlooked is the maturing child, i.e. young adult.

Review your files for clients born between the years 1960 – 1975. If they have children, most likely the kids are now young adults, possibly embarking on a career or preparing for marriage.

Ask your clients if they have considered buying a **whole (permanent) life insurance policy** for their adult child — a thoughtful graduation, wedding, or birthday gift. It's one way they can secure their children's/future grandchildren's futures.

ADDITIONAL BENEFITS:

- Life insurance is less expensive and easier to obtain for the young.
- As employer benefits and tenure with one company continue to diminish, young adults will need to have independent retirement savings. Permanent life insurance can be a conservative investment for their portfolio.
- Like any investment, nothing beats the compounding power of time. Plus, the cash value accumulates tax-free.
- No doubt, large purchases and unexpected events will be in their future. They will have the ability to take tax-free loans from their policy, if needed.



When requesting a quote, please have your client's

Date of Birth,

not just his/her age.

The DOB is key to getting an accurate quote. Most insurance carriers determine rates based on the age nearest to birthday.



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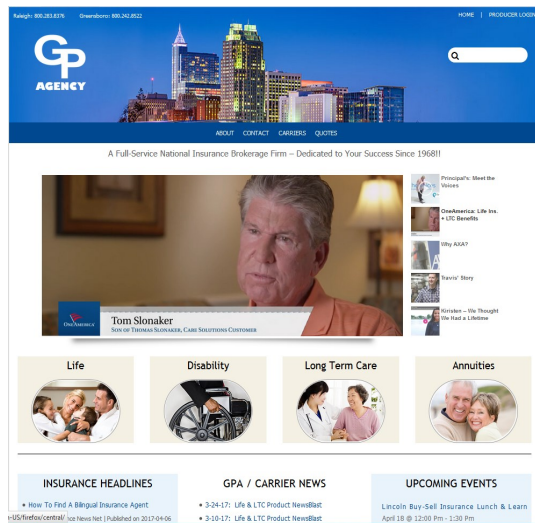




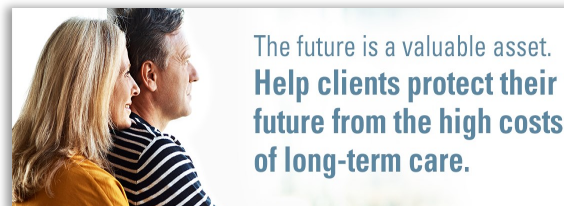
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Our New Website

In February, we launched our new website. It utilizes the same log-in credentials you used for our previous one. If you are not registered, click on our **Producer Login** (top right-hand corner) to complete our quick, easy registration form.



North American is now available on iGO e-App, which can be found on our website under **Forms**.



OneAmerica LTC Training Tools

OneAmerica is working overtime to make sure you understand its long-term care products and how to present them to clients.

Here are a few of their resources, which are on our website under **Sales/Marketing**:

- 1) **Webinars** (www.oneamerica.com/campaigns/care-solutions-university) on the following subjects:
 - Asset-Based LTC: Standing the Test of Time
 - Asset-Care III: An RMD Strategy
 - Care Solutions ABLTC Annuities
 - Care Solutions Product Suite — Choosing Options for your Clients
 - Stable, Predictable, Guaranteed: ABLTC Paid Annually
 - Understanding Chronic Illness and Long-Term Care Life Insurance Options



- 2) **PowerPoint Presentation** on presenting LTC to your clients at: www.brainshark.com/oneamerica

Highlights & Notes

- Our **Home page** offers access to insurance news, GPA news, and upcoming programs. Behind each product photo is consumer information that you can use on your own site or share with your clients.
- **WinFlex Log-in**: If you did not have access to WinFlex on our previous website, you will need to complete a one-time online registration. If you did have access, you will need to do a one-time re-entry of your Username and Password for WinFlex. If you cannot recall this information, please request it through WinFlex.
- We offer a variety of e-forms on our site, under **Forms** in the Producer Portal. If you need any GPA forms (e.g. HIPPA form), click on the **GPA Resources** button in the top right of the Forms page.
- Previously, some had difficulty accessing **Case Status** — this should no longer be the case. Otherwise, please contact us.
- Did you know the **carrier logos for our life products**, located on the Product page, link to the carriers' respective websites? Here you will find additional product and training information.
- Have you checked out the **insurance calculators** under Life Insurance photo on the Home page, Life Insurance page under Products, and the Marketing/Sales page.
- For updated annuity rates, go to our **Agent Portal>Products>Annuities** — on the far right, click on the appropriate annuity.



Changes to EKG Requirements

Resting EKGs are no longer required for AIG life insurance applicants under age 71 or for policies of \$10 million or less.

The 10-10-10 Plan!

Also, check out **AIG's 10-10-10 Plan!** Permanent life insurance, guaranteed to age 100 WITH a chronic illness benefit where you can: Pay premiums for 10 YEARS; Wait for 10 YEARS; and Get your money back over 10 YEARS — as a supplemental retirement benefit.



Lincoln Financial Group® Credit/Debit Card Accepted for Initial Premium on Term

At Lincoln, a credit/debit card payment is now a valid method of payment for initial premiums and Temporary Insurance Agreements (TIAs) on any term product. The client can submit a payment online through a secure, easy-to-use website and will receive an email confirmation. *VISA, MasterCard, and Discover are accepted.*



Professional Development through ExamFX



ExamOne has partnered with ExamFX, online training and state licensing exam preparation, to offer special pricing on test prep and continuing education materials for producers.


ExamFX guarantees each student will pass his or her exam on the first attempt. If a student fails the state exam within three days of scoring 80% on the Guarantee Exam, ExamFX will refund the cost of materials when provided with a copy of the exam results and access code.

Website: [www.https://www.examfx.com/default.aspx?](https://www.examfx.com/default.aspx?)
(Also on our website under Licensing/Appointments.)

Continuing Education — *We also use the following providers:*

- **WebCE.com** (Discount Code is NAILBA)
- **UIECE.com** (United Insurance Educators' Continuing Education)
Pay After You PASS
- **InternetCE.com** aka Imperial Training Services. Great option if you prefer a classroom setting and live in North Carolina. Also offer online classes.

We will keep you posted of continuing education opportunities at GPA. All carrier and CE programs are also listed on our Home page under **Upcoming Events**.



THINK DISABILITY INSURANCE

67% of the private sector workers
don't have long-term disability income.

Is that you?

U.S. Social Security Administration Fact Sheet, June 2016

Tax-Qualified Status for LTC Rider

To be treated as a "qualified rider," a rider must comply with IRC 7702B as well as IRC 101(g). All other riders are covered only under IRC 101(g) and are deemed "Accelerated Death Benefits for Chronic" riders. 101(g) riders do not cover temporary illnesses and require confirmation from a medical professional that the insured's condition is likely to last the rest of the Insured's life.



Note: Riders are subject to variation from state to state.

Source: AXA Equitable Life Insurance Company

Check out **AXA's Long-Term Care Services Rider**, which is available on permanent life insurance products. Now available through Table D, if the applicant otherwise qualifies for the rider.

From: Melinda@gsage.com

To: Melinda

Cc:

Subject: Johnny Walker

A Few Sentences Can Make a Huge Difference!

Hello, I just want to mention a couple things about this case:

- 1) Though on the high side, Johnny's cholesterol levels have been improving over the last two years. This is may be due to the change in his exercise regime, which began around the same time.

Including a short cover letter or an email with your case REALLY helps expedite it — it can be a high-level overview or just a quick summary. When you are familiar with a case, it makes sense to you; however, when someone looks at it with fresh eyes, it may not be so obvious. As a result, time is spent reviewing the case for clues and/or contacting the agent for more information.



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Principal Disability Income

In March, Bill Fox, Disability Income Regional VP for Principal Life, hosted a DI program at GPAgency, putting the value of DI into perspective and offering a wealth of sales strategies. **Bill will be back at GPA-Raleigh on May 17th at noon for another Lunch & Learn.**

Please RSVP to Melinda@gpagency.com to attend.

Less than **5%** of disabling accidents and illnesses are work-related; the other **95%** would not be covered through Workers' Compensation.

Of the **2.8 MILLION** workers who apply for Social Security disability benefits each year, **65% ARE DENIED!**

Group Long-Term DI coverage is a great start, but typically covers only **60%** of gross income (and is capped at a certain amount) AND these benefits are usually taxable, which means take-home pay may be further reduced. ***An individual DI plan can fill this gap!***

Premium is typically 1% - 3% of what an individual earns, often costing less than a monthly date night...

May is...

**DISABILITY
INSURANCE
AWARENESS MONTH®**
BROUGHT TO YOU BY LIFE HAPPENS

What's Inside?

- Targeting Middle-Aged Parents
- Website Highlights
- OneAmerica LTC Tools
- AIG Notes
- Lincoln: Debit/Credit Card for Initial Pay or TIA
- Professional Development with an ExamOne Partner
- AXA LTC Rider

