

the PULSE

GPAgency's QUARTERLY UPDATE



AGENCY

A FULL-SERVICE BROKERAGE FIRM

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WELCOME 2017!

We're excited about the prospects that lie ahead in the new year. We look forward to helping you make 2017 the best year ever! We are lining up CE and carrier programs to help you stay current, so check your email and our website regularly. ***What you can expect from GPAgency:***

- | | |
|---------------------------------------|----------------------------------|
| ✓ Access to the nation's top carriers | ✓ Application processing |
| ✓ Carrier appointments made easy | ✓ Medical underwriting |
| ✓ Marketing & sales support | ✓ Policyholder service |
| <i>without commission splits</i> | ✓ Interactive website technology |
| ✓ Proposal generation | ✓ Competitive commissions |



Upcoming Events

*Please register if
you plan to attend:
Melinda@gpagency.com*

Feb 22, 1p - 2p
Lloyd's of London
Webinar, Commission
Boosters, Hi-Limit DI

Mar 1, 12p - 1p
Principal DI Study Group,
GPA-Raleigh

Mar 9, 12p - 1:30p
AXA Enhancements/New
Sales Ideas, GPA-Raleigh

OneAmerica Asset-Based LTC Solutions Webinar

Feb 24, 11a - noon EST

Mar 10, 11a - noon EST

Mar 24, 11a - noon EST

Insuring the Next Generation — *The Millennials*

Millennials (aka, Gen Y) are roughly defined as individuals born between 1980 - 2000 (ages 16 - 37). In 2016, they surpassed Baby Boomers as the nation's largest living generation. **How many of them are your clients?**

Consider asking your clients for an introduction to their Millennial family members and friends. Families have a large influence on Millennials' choice of insurers.

Key points to consider when working with this population:

- A text message is preferred over a phone call, i.e., *they don't answer their phones*. For face-to-face meetings, they prefer it be informal and on their own turf.
- Build your online presence: mobile-friendly website, Facebook, LinkedIn, Twitter, etc. Your content should be meaningful (they like details), fun, and worth sharing. Don't be overly commercial — it's a big turn-off. Be genuine — who are you, what do you enjoy doing (avoid being too political).
- Your approach should be *what's in it for them*: "You can use the cash value of a permanent life insurance policy to do about anything. You can use your benefits if you get sick and need help paying for health care. Putting money away in an IUL policy offers a guaranteed rate of return and zero downside exposure..."
They grew up during a period of economic instability and are often more interested in saving than in investing.

Sources: Brett Eagle, GPA Marketing Specialist/LIMRA/Gallup



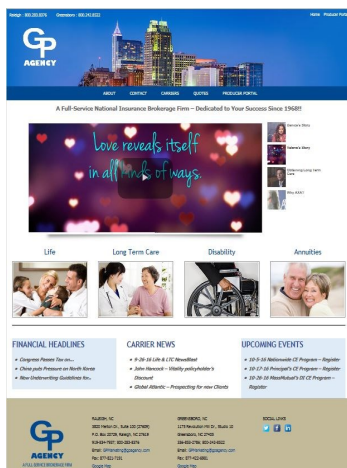
What's Inside?

- | | | |
|-----------------------------------|----------------------------|---------------------------|
| ➤ Website Update | ➤ LTC Partnership Training | ➤ Speed Up App Processing |
| ➤ American National Annuity Bonus | ➤ AXA Extended Guarantee | ➤ Prudential's Take Two |
| | ➤ Principal's Sales Tips | |

WEBSITE UPDATE

We are in the process of giving our website a facelift; the new site will be launched in February 2017. We have kept all the valuable agent tools on our current site and added a few more.

Our Home page will include the following:



- A slider with 4 - 5 frames. Click on a frame for a product or carrier video or PDF.
- Product photos — Life, Disability Income, Long-Term Care, Annuity — that provide consumer information when clicked.
- Links to insurance news, carrier updates, and GPA events.
- Access to our Agent Portal, which will be located in the top right-hand corner. **Note:** If you

currently are registered, no need to re-register. Otherwise, please complete a one-time registration to access this portal.

Our Agent Portal will include the following:

- Ability to request quotes with online engines and e-forms
- Online case status
- Initial appointment paperwork and access to E&O coverage, AML training, and continuing education
- Information on submitting new business and underwriting guides, and a link to order medical exams
- Overview of our products, along with producer links to our carriers' websites
- Marketing/sales tools, including concept illustrations, a fact finder form, an online insurance calculator, etc.

We hope you'll find our new website useful and easy to navigate; we welcome your feedback for any improvements.

Life Expectancy



Men age 65: 18 years
Women age 65: 20.5 years

National Center for Health Statistics, 6/30/16 (Final 2014 data)

LTC PARTNERSHIP TRAINING

Every day we receive applications from agents who are *out of compliance with their LTC partnership training*.

Anyone who sells, solicits, or negotiates Long-Term Care Partnership policies must complete **four (4) CE hours every biennial compliance period (every two years)**. The CE compliance date is based on the licensee's birth month and either an odd or even year of birth. That is, the CE must be completed in an even numbered year for agents with an even year of birth, and in an odd numbered year for those with an odd year of birth.

WebCE offers this course for \$14.95 (www.webce.com). If you prefer a classroom setting, Imperial Training Services at www.InternetCE.com will be offering a class the second half of 2017.



JAN 1— MAR 31

EARN A CASH BONUS FOR 2017 ANNUITY SALES

INCLUDING GROUP ANNUITIES

\$750 CASH BONUS

On total annuity sales, written & paid of
\$500,001 to \$750,000
Minimum of 3 applications

\$1,000 CASH BONUS

On total annuity sales, written & paid of
\$750,001 to \$1,000,000
Minimum of 3 applications

\$1,500 CASH BONUS

On total annuity sales, written & paid of
\$1,000,000+

Contact Lyman Kiser: lyman@gpagency.com

Not Available in New York.





Now! Extended Guarantee on BrightLife® Protect

BrightLife® Protect, AXA's protection Indexed Universal Life policy is a powerful combination with its **new, simple no-lapse guarantee** and its **competitive Long-Term Care Servicessm Rider**.

NEW! GUARANTEED COVERAGE TO AGE 90!

For the same competitive cost, your client's coverage is now:

- Guaranteed to age 90 when purchased at age 50 or older
- Guaranteed for 40 years if purchased under age 50

Except for the fact that your clients will now have a longer guarantee, there are no other changes to this product!

Not On Our Email List?

We periodically send out emails on our upcoming programs and carrier news.

Don't miss out...email your address:

Melinda@gpagency.com or text it to us:

TEXT

GPABROKER

To **22828** to get started

Message and data rates may apply.



Top Ways Principal Can Boost Your 2017 Production

ACCELERATED UNDERWRITING – Get cases issued and paid FAST. No labs, exams or APS for your healthy clients – up to \$1M for any product!

TERM INSURANCE – Competitive rates and awesome convertibility make this product great – but when you combine it with Drop Ticket and Accelerated Underwriting – *Fantastic!*

TWO INDEX UL PRODUCTS – One death benefit focused, one accumulation focused. Both excellent and both have the S&P Total Return – *S&P with dividends!*

DISTRIBUTION AUTOMATION – Taking money out of a life policy looks easy on the illustration, but is not nearly that easy... except at Principal. We make it simple and tax effective so your client will not get an unexpected 1099!

GUARANTEED PRODUCTS – Our UL and SUL Protector products are gaining in competitiveness with guarantees to 121 or can be dialed in.

BOES – The Business Owner and Executive Solution platform at Principal is second to none. We offer unique support before, during and after the sale – making sure your clients get the right solution now, and into the future.

BUSINESS VALUATION – Our complimentary informal business valuation continues to help business owners get started in their planning. We see sales about 35% of the time.

KEY PERSON – Did you know this is the most top-of-mind need for business owners? Our calculator and administration can help secure these sales.

AGRIBUSINESS – The new Agribusiness package has proven to help farmers/ranchers do their planning. It outlines the needs and solutions in a very straightforward manner.



PROPERTY CASUALTY – Our platform can help as you work effectively in this untapped market. Get the owners' interest by showing them the revenue potential, help them create a marketing plan, and leverage the many tools at Principal for success!

S OWNER SOLUTIONS – Show S Owners how they can put in a tax-effective savings plan that is designed just for them!



W I N T E R 2 0 1 7



3820 Merton Dr.
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Speed Up App Processing!!

- ☑ **Cover letters** are extremely helpful and **mandatory on face amounts over a million**. Include financial situation, reason for coverage, and overview of health.
- ☑ Provide **medical information upfront** to avoid waiting on medical records later. "Yes" answers require a full description: diagnosis, date of diagnosis, attending physician, treatment, such as surgery, medication, etc.
- ☑ **Complete ALL pages and forms** in the application package. **When in doubt...fill it out!**
- ☑ Include **replacement forms if the proposed insured has ANY insurance** in force with another company.
- ☑ Provide the **correct social security, phone, and driver's license numbers**. Incorrect information can delay MVRs, Inspection Reports, and Data Verifications.
- ☑ **Dates on all forms and checks need to be the same!** If not, applications/payment may be rejected.
- ☑ Avoid incorrect/no signatures... agent, client, and policyholder **must sign EVERYWHERE indicated**.
- ☑ **We can order your paramed exam**. If you coordinate, please state in your cover letter the name of the authorized paramed company. Request that a copy of the results be sent to GP Agency.

Take Two!!

Are You Leaving an Opportunity Behind?

Prudential states, "Judging from the numbers, many agents are not asking about coverage for a non-working spouse or partner."



TIPS FROM PRUDENTIAL

- Take two applications when visiting clients.
- Prepare for a client appointment with a second illustration based on the non-working spouse's or partner's life.
- Schedule a beneficiary review as a service. You may discover policies you were unaware of.

Open your client conversations with:

"If your spouse or partner were to die, have you factored all costs into your total insurance coverage? The management and maintenance of your household? Care of your children and/or aging parents? Your non-working spouse or partner generally may qualify for the same amount of coverage as you. I can show you how you may be able to protect your family even further."