

Monthly Review

MyTopAgents.com

Marty Shanton

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In This Issue

Company Bulletins 2

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

Agent Sales Corner 3

Great ideas to help you sell!

Product Page 4

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

ARE YOU LOSING DI SALES?

Paycheck to paycheck—that's how the majority of Americans live. With the loss of so many jobs due to the recession, women are taking on more of the burden of paying everyday expenses. During the current economic crisis, men have lost jobs at more than three times the rate of women. This situation has caused a shift in family dynamics making women the breadwinner in many households. Women are also 3 times as likely as men to become disabled. Despite these facts, women are still being underserved by the disability industry. With statistics so overwhelming, you would guess that most agents would offer DI coverage to every female client. Guess again! Many agents do not take advantage of this untapped opportunity... more on page 3.

COLLEGE FUNDING WITH CASH VALUE!

Most people know that life insurance plays a very important role in any financial plan because of the death benefit protection it provides. However, many clients may be unaware of the fact that a fully funded cash value life insurance plan can provide tax-deferred growth, which makes it very attractive for college funding. The cash values can also be used as supplemental retirement income after the college funding years. Make sure your clients know about this valuable benefit of cash value life insurance products.

Company Spotlight



TRANSAMERICA
FAMILY MARKETS

Lost in the crowd?
Stand apart by working with
Transamerica Family Markets!

- All new Ultima Champion Term product with competitive Tobacco rates
- Jet Simplified Issue Term that issues non-medically up to \$250k!
- Home Office Access so you don't have to wait in line!

Sick of following the crowd?
Call today and start leading the pack!

For Agent Use Only.
Ultima Champion Term (policy form #TL05 0107) and Jet Simplified Issue Term (Policy form # TL07 0107) are level premium term insurance products issued by Transamerica Life Insurance Company, Cedar Rapids, IA. Policy form and numbers may vary, and products and riders may not be available in all jurisdictions. Contact Transamerica Family Markets for additional details.
LD35098-12/09

CONTACT US

800-288-6170

www.MyTopAgents.com

TODAY!

Need Help with Life Sales
Call
Marty Shanton 800-288-6170

A Monthly Publication of:

MyTopAgents.com

News From the Home Office

Life

North American-

UPGRADED BUILDER IUL®

Help your clients build and protect their financial futures. Builder IUL offers improved cash value accumulation plus generally higher compensation for your client to make it one of the leading indexed universal life products!

Builder IUL is a competitive choice to help your clients gain comprehensive death benefit protection and plan for future financial needs. With its available index selections, interest bonus, riders, and variable loans, it offers opportunities for retirement supplement, 1035 exchanges, college supplement, and as a starter policy.

Questions? See our ad or call us today!

American General-

THE ALL NEW CONTIN UL!

American General announces an all new ContinUL. ContinUL universal life insurance offers affordable death benefit coverage with secondary guarantees and flexible features that allow for customization.

ContinUL offers competitive new pricing and enables policy holders to select the amount of coverage needed, the duration of the policy's death benefit coverage guarantee, and the length of time to pay premiums based on individual needs. ContinUL also offers a flexible premium payment window, as well as riders allowing coverage enhancements for the policy holder and family members.

Need more information? Call us today!

Are you tired of having your clients **DECLINED** for coverage?

up to
\$250,000!

DECLINED

quick issue!

Check out the...

**Impaired Risk -
Graded Death Benefit**
from Fidelity Life

- ✓ **Graded Death Benefit** 10 Year Term, 20 Year Term, 30 Year Term & Whole Life...
- ✓ Face Amounts up to **\$250,000**
- ✓ Issue Ages 20-75
- ✓ **No Medical Requirements** (No Exam, No APS, No EKG & No Blood Test)
- ✓ Accept/Reject Depends on Answers To The Health Questions
- ✓ **No Lengthy Approval Process**
- ✓ A.M. Best Rated A- ("Excellent")

Call us Today!

FIDELITYLIFE

Established 1846

For producer use only. Not for distribution to the general public.

Annuities

GRAND SLAM Line-Up

Call us Today!!

of Deferred Annuities from American General Life Insurance Company

AG HorizonFlex

"Home Run"

4.35%*

- 2.00% interest rate bonus on all 1st year contributions**
- Low minimum \$50 to open with bank draft
- Surrender schedule set by issue date, non-rolling basis.
- 1st year 10% penalty-free withdrawal of the initial premium.
- Non-MVA
- Extended care rider

Annuity Contract #04371

AG HorizonPlus 2004

"GRAND SLAM"

8.05% (yr. 1)

2.05% (yrs. 2-6)

- Great Commission
- Extended care rider
- Declining 9-year surrender schedule 9,8,7,6,5,4,3,2,1
- 1st year 10% penalty free withdrawal of the initial premium.
- Interest only systematic monthly withdrawals

Annuity Contract #04362

AG HorizonSelect

"Triple Play"

Secure 5-Year 2.30%

Secure 7-Year 2.85%

Secure 10-Year 3.10%

- Interest rate guarantee matches term selected
- 1st year 10% penalty-free withdrawal of the initial premium.
- Interest only systematic monthly withdrawals
- Extended care rider

Annuity Contract #04371

* Rates valid as of 06/28/10. Rates subject to change. **6.50%=4.50% base rate guaranteed for 1 year plus 2% first year interest rate bonus.
Annuities issued by American General Life Companies (AGL) Houston, Texas 77019. AG HorizonSelect® Annuity Contract Number 05377. AG HorizonPlus Annuity Contract Number 04362. AG HorizonFlex® Annuity Contract Number 04371. Extended Care Rider Number 04049, 03049. The underwriting risks, financial and contractual obligations and support functions associated with products issued by AGL are its responsibility. AGL does not solicit business in the state of New York. Annuities and riders not available in all states. These product specifications are not intended to be all-inclusive of product information. State variations may apply. Guarantees are subject to the claims-paying ability of AGL American General Life Companies. www.americangeneral.com, is the marketing name for the insurance companies and affiliates comprising the domestic life operations of American International Group, Inc., including AGL. Important: Prior to soliciting business, be certain that you are appropriately licensed and appointed with the insurer and that the product has been approved for sale by the insurer in that state. If uncertain, contact your American General Life Company representative for assistance. FOR AGENT USE ONLY-NOT FOR DISSEMINATION TO THE PUBLIC



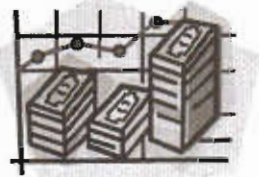
Agent Sales Corner

Are You Losing DI Sales?

Should You Start Offering DI Coverage to Your Female Clients?

Ask Yourself These Questions!

- *Would you agree that there is a higher probability of disability than death?*
- *Could your clients sustain their level of living without an income?*
- *Do your clients have a monthly mortgage, auto payments, or credit card debt?*
- *Do your clients have enough savings to live off of from this point forward?*



You probably answered these questions the same way any of your clients would, yet many agents fail to offer DI protection to their female clients. Disability Insurance is an easy sale that can be added to any insurance portfolio, while offering protection with real value to your clients.

How does DI work? There are basically four components to every policy: The Monthly Benefit, Waiting Period, Benefit Period and Occupational Class.

Monthly Benefit - How much monthly income the policy will pay out.

Waiting Period - How long the insured must wait before a benefit is paid out (30, 90, 180 days.)

Benefit Period - How long the benefit will be paid (2 years, 5 years, or to Age 65.)

Occupational Class - A class assigned to each occupation that determines the rates clients will pay.



Review Your Client's Situation

By assessing your client's situation you can easily determine whether your clients have a need for Disability Income Protection. Making your female clients aware of the need will open the door to many sales.

1. Do your clients have a mortgage or any other recurring monthly debt?
2. Do they live paycheck to paycheck?
3. If married, do both work? And if so, how is the income split? Can one pay the bills without the other?
4. Do they have DI protection through their employer? If so, is it short-term DI or long-term DI? If it is short-term DI can they continue to support themselves after the coverage ends? If it is long-term DI, can they pay the bills while they wait for the elimination period to end?
5. If your client has some coverage through work, how much benefit does it provide? Is it enough to pay all monthly debts?
6. Is your client self-employed? Could she continue to operate the business if disabled?

Matching A Plan To Their Needs

Disability Income Insurance does not have to be complicated. There are many approaches that an agent can take to give their clients quality coverage.

Stand-Alone DI Coverage

For many clients, a custom tailored DI Package is the best option. This gives them the ability to choose benefit periods, elimination periods and income options that can exactly match their needs. For example, Assurity Life's AssurityBalance[®] Personal Disability Income Insurance for clients aged 18-60. It's great for the blue/gray market and offers a unique list of acceptable occupations such as Hair Stylist, Police Officers, Fire Fighters, and Government Employees.

Did You Know?



Did You Know...

Mortgage Debt Protection

Most homeowners have a mortgage that can consume up to 30% of their monthly income. If your clients worry about covering their monthly mortgage expenses, perhaps a Supplemental Disability Income rider to their life policy would be a good, inexpensive option. Some Life insurance policies provide a short-term (2 year) DI rider that can be attached to the base



RAISE THE ROOF!

Builder IUL just got better!

Raise your sales with an upgraded **Builder IUL** indexed universal life insurance product

Upgraded Features on Builder IUL:

- Additional index selections including the Multi-Index (S&P 500®, DJ EURO STOXX 50®, Russell 2000®), Uncapped S&P 500®, Russell 2000®, and S&P MidCap 400®
- Interest bonus **increases!** Guaranteed on the index account (conditionally guaranteed on the fixed account!) from 0.50% to **0.75%** effective in **years 11+** versus years 16+!
- **Lower** premium load, **lower** policy fee, and age last birthday under charge period (15 years versus 20 years)
- **Higher** target premiums!

Builder IUL has been remodeled with higher retirement income making it a great way to construct a **strong sales year!**

Don't miss out! Call us Today!!



North American Company
for Life and Health Insurance

Builder IUL is issued on form series LS172 by North American Company for Life and Health Insurance, Executive Office, Chicago, IL, 60607. Products, features, endorsements, issue ages or riders may not be available in all jurisdictions. Limitations or restrictions may apply. 1. Interest Bonus may be earned when we declare a current interest rate that exceeds the guaranteed interest rate. Interest Bonus percentages are not guaranteed and subject to change, however, once the policy is issued the percentage will not change. Interest bonus is not applied to loaned funds. Please refer to the Builder IUL series marketing guide, PR-1275 for complete product details. Index Universal Life products are not an investment in the "market" or in the applicable index and are subject to all policy fees and charges normally associated with most universal life insurance. "Standard & Poor's", "S&P", "S&P MidCap 400", "S&P 500", "Standard & Poor's 500", "Standard & Poor's 400", "400" and "500" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by North American Company for Life and Health Insurance. Russell 2000® Index is a trademark of Frank Russell Company and has been licensed for use by North American Company for Life and Health Insurance. The Dow Jones EURO STOXX 50® is the intellectual property of (including registered trademarks) STOXX Limited, Zurich, Switzerland and/or Dow Jones & Company, Inc., a Delaware corporation, New York, USA, (the "Licensors"), which is used under license. The securities based on the Index are in no way sponsored, endorsed, sold or promoted by the Licensors and neither of the Licensors shall have any liability with respect thereto. Builder IUL indexed universal life product is not sponsored, endorsed, sold or promoted by the S&P 500®, S&P MidCap 400®, Russell 2000®, and Dow Jones EURO STOXX 50® and they make no representation regarding the advisability of purchasing this contract or investing in these products. **FOR AGENT USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES**
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