

Monthly Review

MyTopAgents.com

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TOP 5 SALES BEST PRACTICES

More and more these days, consumers are concerned about who they can trust to give them advice in their search for financial and insurance products to fill their needs. It is up to you to build trust and reassure confused, fearful, or angry consumers that they can have confidence in you and the life insurance industry. It's never been more important to learn and adhere to certain guidelines to help you maintain that trust. By following these best practices, you can demonstrate your commitment to an ethical sales approach. ... more on page 3.

EXCITING UL NEWS!

LIMRA data show us that despite the lingering effects of the recession, sales of permanent life insurance and universal life in particular, are up. Of more than \$1.8 billion in permanent insurance premium in the first quarter of 2010, more than \$1 billion was UL premium -- up 20% over the same quarter last year. Now is the perfect time to explore how permanent life insurance can be a critical part of your clients' long-term financial plan. Consider American General's recently redesigned ContinUL[®]. Through December 31, 2010, American General is offering a 5 point increase in writing agent compensation on certain UL products. The 5 point bonus applies to sales of ContinUL[®], ContinUL Extend PlusSM, Elite UL[®], Elite Index[®], and Elite Survivor Index[®].

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See what's new for your company... The latest news without the fluff.	
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Looking for a NEW or NICHE product... Check out the ad and call us.	

Company Spotlight

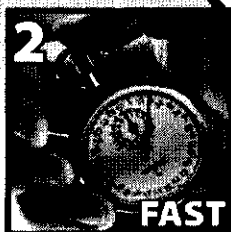
LIFESCAPE[®] SIMPLIFIED WHOLE LIFE FOR SMART BROKERS!



Make the
BRIGHT
Decision!



- 1**
- Simplified application
 - No medical exams
 - A few health questions
 - Yes/No underwriting
 - No illustration required



- 2**
- Turnaround time of four business days on properly completed, qualified* applications!

*No adverse MIB or drug screen codes, no contradictory answers on application, agent properly licensed and appointed, etc.



- 3** Puerto Rico
- Competitive commissions
 - Qualify for Assurity's 2011 Leaders' Conference - at Puerto Rico, held April 6-10, 2011. Unwind, rejuvenate, nourish, celebrate & explore! Don't miss out!

CONTACT US

800-288-6170
www.MyTopAgents.com

CALL: MARTY SHANTON
703-691-1122
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LIFE PROSPECTS!



Call us Today!

Policy Form Nos I-L601, I-L602, and I-L603. For Agent Use Only. Policy availability, features and rates may vary by state. A522-0609

A Monthly Publication of:
MyTopAgents.com

News From the Home Office

Life

Assurity-

TURBOCHARGE YOUR DI!

Assurity turbocharged their new individual DI product! On August 13th Assurity will start accepting applications for the update of their DI product, AssurityBalance Century+ Individual Disability Income. Designed to compete effectively in a broad range of middle-income occupations, Century+ DI is ideal for individuals as well as small-business owners, managers and employees. Century+ is now available in states where approved! New turbocharged features include (but not limited to):

- Many premium rates have been lowered
- Additional benefit periods - 10-year and to-age-67
- Extended Own Occupation Rider options
- 15% multi-life discount

Questions? Call us Today!

Fidelity Life-

RAPID DECISION TERM UNDERWRITING!

Fidelity improves their Rapid Decision Term Underwriting. Check out these benefits:

- Increased Acceptance
- Increased Placement Rates
- Increased Premium Opportunities
- Same quick application processing (decisions in 24-48 hours)
- Applications can be submitted via paper or via Rapid App 2
- New Rate Class Criteria guidelines and quote engines available.

Need more information? Call us today!

Annuities



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- Choice of 3 Surrender Charge Options
- Diverse Line-Up of Index Accounts
- Ability to Generate an Income Stream and Receive a Premium Bonus
- Tax-Deferral Feature²
- Ability to Avoid Probate
- Access to Withdrawals Penalty-Free³
- Up to a 7.5% income rider

Call us Today!

UP TO
10%
PREMIUM
BONUS

North American CharterSM Series is issued on form LCLSI56A or appropriate state variation by North American for Life and Health Insurance, West Des Moines, IA 50266. This annuity, its features and riders may not be available in all states. 1. Products offering premium bonuses may result in a lower rate than products that don't offer a premium bonus. Premium bonus, up to 11%, may vary by length of surrender charge period selected. 2. Under current law, annuities grow tax deferred. An annuity is not required for tax deferral in qualified plans. Annuities may be subject to taxation during the income or withdrawal phase. 3. Withdrawals prior to age 59 1/2 may be subject to IRS penalties. Withdrawals taken during the Surrender Charge Period the penalty-free amount will be subject to Surrender Charges and Interest Adjustment (see flyer 11327Z for complete details).

You are invited to the
TELESHOW
Talk Radio Meets Tele-Conferencing



Presented By:
American General

Topic:
UL Sales Opportunities

Thursday
August 26, 2010
2:00 PM (eastern)

CALL: 888-296-6828
Participant Code: 274202#

LISTEN, LEARN,
ENGAGE.

Ask questions,
and
join in the discussion

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Agent Sales Corner

Top 5 Sales Best Practices

A great challenge facing today's agents is the loss of consumer confidence in the industry due to recent financial scandals. This challenge presents an opportunity for you to review your sales approach and recommit to a code of business ethics. A good place to start is by following these top 5 sales best practices.

#1 Know the products

New products are introduced to the market every day. With the multitude of choices available, it can be very confusing and frustrating to the consumer. It is important that you stay on top of the latest product choices and to be thoroughly informed about their specifications. With that knowledge, you will be able to educate your client so that they feel more comfortable making a decision. Being able to answer any questions your client has about the product will inspire confidence and build their trust in you as their agent.



#2 Listen carefully

In order to make the best product recommendation, you need to have a complete understanding of the consumer's health, history, lifestyle, and resources. Ask your clients questions, then be quiet and really listen to the answers. Your attention shows your client that you are dedicated to finding the right solution for their insurance need. If you listen carefully, the prospect may close the sale for you by highlighting their biggest fear or need that life insurance would alleviate.



#3 Explain everything clearly

In order for the consumer to feel completely confident about making a decision, they need to have a full understanding of the product. If the client is confused by your explanation, they may think you have misrepresented the product. To avoid this situation, always respond to your client's questions accurately and clearly, in language they understand. The time and patience you invest in making sure your client understands completely will be paid off with their trust and loyalty.

#4 Be the bigger person

Top agents know that those who speak badly of their competition can come across as negative and potentially untrustworthy to prospects. Clients may suspect that you are criticizing someone because you simply lost a sale to them in the past. Focus on the positive aspects that you bring to the sale, rather than comparing your work to your competition. If you must talk about your competitors, say something positive about their work but then be sure to point out how you do things differently (and why your perspective is a better fit for your client.) Shine a light on why you are unique and better than the rest, rather than focusing on tearing down the opposition.



#5 Disclose everything

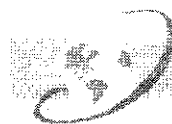
A sure fire way to lose your client's trust is failure to disclose. It's also an excellent way to end up with E&O claims against you or other regulatory action. The contract that you are asking your client to sign is a legal document designed to protect all parties. It's easy to place the blame on the client for not knowing what they are signing but it is your duty as an ethical agent to honor the trust your client has placed in you and protect them. Not only will your actions earn your client's trust, it may earn you referrals.

Everyone appreciates being treated fairly and honestly. Treat your clients that way and you will be rewarded with trust, closed sales, repeat business, and referrals. It just makes good business sense to follow these best practices and stay committed to an ethical sales approach.

Did You Know

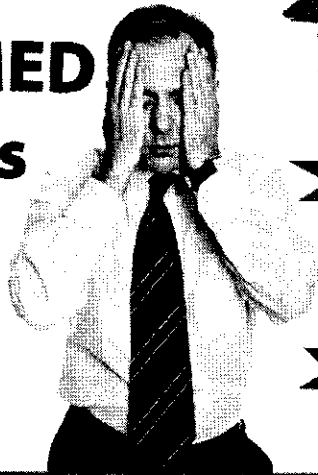


Did You Know...



Did you know that most carriers make their compliance regulations easily accessible on their website? Staying on top of compliance procedures may seem like a hassle but it demonstrates your ethical business practices to the carriers as well as your peers, prospects, and clients. Not only is following compliance regulations an essential way to protect your clients, the carrier, and your business, it's also another opportunity to make more sales by following sales best practices.

**Feeling
OVERWHELMED
by the choices
in your
industry?**



- Colony Term UL combines the affordability of term life insurance and the flexibility of universal life insurance with competitive planned premiums for death-benefit guarantees* for initial periods of 10, 15, 20 or 30 years.
- Plus the Genworth Financial companies' new 360°LifeViewSM makes the underwriting process more efficient and less time-consuming, allowing you to deliver your client a compelling offer in less time.

The **Genworth Financial companies**, however, take a different approach...

roducing: ColonySM Term UL, *Affordable - Simple Process - Competitive and Flexible*
Genworth Financial companies' solution for the term life insurance market.

The choice is obvious. Call us today!

Term UL offers a conditional death benefit guarantee that can keep the policy in force even if policy values do not. Certain policy rights, if exercised, can end this guarantee. All guarantees are based on the claims-paying issuing insurance company. All products and their riders and benefits are subject to their policy forms and to state availability and issue limitations. ColonySM Term UL: Policy Form No. ICC09GA1002 or GA1002-0709 et al. Genworth Life & Annuity; Policy Form No. ICC09GL1002 or GL1002-0709 et al. (Genworth Life). **FOR PRODUCER/AGENT/BROKER USE ONLY. NOT TO BE REPRODUCED OR SHOWN TO THE PUBLIC.**

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Richmond, VA

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Top 5 Sales Best Practices?

Monthly Review
AUGUST 2010



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Info on this Flyer!



Affordability without Compromise

Life insurance is a smart choice to help you secure your family's financial future.

Until recently, if you were looking for affordable life insurance, term life insurance was your primary option. Not anymore. There's a new product that is not only as affordable as term, but also provides the reliability and flexibility of universal life insurance – it's ColonySM Term UL.

Consider the advantages of Colony Term UL:

- **Affordable** – Planned premiums for initial periods of 10, 15, 20 or 30 years are generally the same as – or better than – term life insurance premiums.
- **Reliable** – Unlike term, to continue coverage beyond your initial period, you can choose how long you want it to last. Your ability to extend coverage is guaranteed – no additional health questions or check-ups. And best of all, you can know upfront the planned premium to maintain that coverage.
- **Flexible** – Your premium payment is flexible. As long as you pay the minimum needed to maintain your policy, you can pay premiums in any amount or frequency you want.

The Genworth Financial companies have 137 years of experience in providing great life insurance solutions for people just like you.

Colony Term UL — An affordable solution, where reliability and flexibility come standard.

Colony Term UL makes the premium you pay for life insurance more predictable, now and in reverse. Life. The death benefit you can receive, the ability to choose even if you or your loved ones. Contact your agent to understand this guarantee. Colony Term UL is subject to state availability and terms, conditions and conditions of their policy form numbers.

Colony Term UL Policy Form No. COL005A1002 or COL005B1002 (Genworth Life & Annuity) Colony Term UL Policy Form No. COL005C1002 or COL005D1002 (Genworth Life of New York) Colony Term UL Policy Form No. COL005E1002 (Genworth Life of New York)

ColonySM Term UL & ColonySM Term UL NY

Genworth Life and
Annuity Insurance
Company

Genworth Life
Insurance Company
Richmond, VA

Genworth Life
Insurance Company
of New York

New York, NY

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licensed to conduct business in New York.

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by the N.Y. or any other federal government agency • Agent not
guaranteed by any bank or its affiliates • May decrease in value.

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Simple Sales Process

ColonySM Term UL is a uniquely designed universal life insurance product that allows your client to choose periodic planned premiums for death-benefit guarantees that are comparable to term insurance premiums for the same periods. Customers can choose different planned premiums that will be sufficient to guarantee death benefit coverage for the period selected if they are paid as planned. The process for ColonySM Term UL is very similar to our traditional term insurance.

	Traditional Term	Colony Term UL
Quoting	Available on internal and 3rd party quoting engines (VitalTerm, iPipeline, Compulife®)	✓
Illustration	None required	✓
Fulfillment	Life Quick Request	✓
Commissions	Competitive commission schedules	✓ Paid on entire initial premium period

With our Life Quick Request fulfillment process, low face policies are made easier and faster without any commission reduction or loss of control.

Give Life Quick Request a try to see how it may help you increase your profitability.

Next time you are looking to serve the life insurance needs of your client, take a look at ColonyTerm UL and see how competitive we are and how simple the process continues to be.



The death-benefit guarantee can keep the policy in force even if policy values do not. This guarantee, however, is conditional. In addition, certain policy rights, if exercised, can end the guarantee. All guarantees are based on the claims-paying ability of the issuing insurance company. All products and their riders and benefits are subject to their policy forms and to state availability and issue limitations.



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COLONYSM TERM UL

COLONYSM TERM UL
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INSURANCE

**Call: Marty Shanton
800-288-6170**

→ Or Go To:

www.MyLifeAgents.com
For online quotes & rates
1111 Grand Boulevard, Suite 1000
Atlanta, GA 30309
(404) 525-1000

Colony Term UL is a flexible premium, adjustable life insurance policy (commonly known as Universal Life). Colony Term UL is subject to the terms, issue limitations and conditions of the Policy Forms below.

Colony Term UL: Policy Form No. ICC09GA1002 or GA1002-0709 et al. (Genworth Life & Annuity)

Colony Term UL: Policy Form No. ICC09GL1002 or GL1002-0709 et al. (Genworth Life)



**Genworth[®]
Financial**