



Volume 3

Tips From The Toolbox

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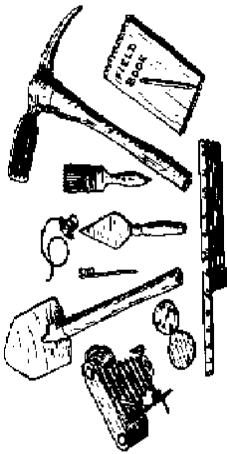
For Insurance & Investment Professionals Only



Issue 1



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www.imaagents.com



Insurance Marketing Group
PO Box 640
Russellville AR 72811
800-951-1708
www.imga.com



A Final Expense Plan with Compensation and Rates So Good, You Won't Want to Sell Anything Else

For over 100 years, Unity Life has been a leader in the final expense marketplace. Based in New York, Unity is an "old fashioned" company that does one thing, and does it well.

They offer one of the most competitive and attractive final expense plans in the marketplace today.

The **Companion Plans** are simplified issue whole life insurance policies designed primarily for the final expense marketplace.

Preferred Plan: provides the full death benefit from the effective date of the policy.

Standard Plan: provides return of all premiums paid, plus 10% interest, during the first 2 policy years and the full death benefit thereafter. In PA, NC, SC, WV, AR and MO, an immediate full death benefit is payable on the standard plan.

A simple "YES/NO" application will determine which plan your clients are eligible for—the Preferred or Standard plan. Available from ages 0 to 85, these plans require NO MEDICAL EXAM and offer from \$2,500 up to \$50,000 of permanent life insurance protection.

A point-of-sale telephone interview with the client helps to expedite underwriting, and most policies are issued within 5 working days of arrival in the Home Office.

- NO Height/Weight
- NO Tobacco Question
- Age **LAST** Birthday Rates
- Favorable Treatment of Diabetes
- Only a 12-Month "look back" for the Standard Plan (24 Month "look back" for the Preferred Plan)

HIGH FIRST YEAR COMMISSIONS PLUS LEVEL LIFETIME RENEWALS!

Contact our office for details on Unity Life.

Term Quotes Online Helps **YOU** Close the Sale!

Want a fast, convenient way to quote over 30 top term carriers with the click of a mouse?

Our websites feature a comparative term life quote engine, allowing you to "shop the term market" from a single Web-based quote provider. You can shop rates for level term, guaranteed level term, and

return-of-premium term.

Once you've identified the best rate for your client, you can download an application to write the case, and if you're not appointed, you can submit your contracting with your first case (in most cases) through our office. Check out **TERM QUOTES ONLINE** on our websites.

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Looking for a "Niche" Market?

Have You Seen This Term Plan?



Ideal For Phone, Mail, or Internet Clients

We Want Your Declines and Questionable Health Cases

- Only 4 Health Questions
- 4-Day Jet Issue to \$100,000
- NO Blood NO Urine NO Exam NO APS
- Minimum \$2,000 Face Amount
- FREE Terminal Illness Benefit
- FAX APPLICATION TO HOME OFFICE
- Initial Premium Can Be Bank Draft
- Child Rider (Optional - FREE With \$100k face amount)
- HIGH First Year Commissions

EXPRESS ISSUE TERM

- 20 Year Term
- 30 Year Term

PREMIER TERM

- 20 Year Term with Return of Premium
- 30 Year Term with Return of Premium



Simplified Products - Faster Results

Cash-Benefit LTC can help preserve the simple joys of everyday living!

When It Comes to Long Term Care planning, **CASH IS KING!** And You Can Offer "Cash LTC" to Your Clients Today!

We've taken the complexity out of long term care insurance with clear language, great flexibility, and amazingly few rules.

Introducing, SimplicityLTC by MedAmerica (an Excellus Company). With Simplicity, once your client is eligible for benefits, they will receive a monthly cash benefit—payable directly to them. The client has the flexibility to choose which

services they want to receive (and by whom) or limits the duration of these services. There are no restrictions, no third-party bills to submit for reimbursement—simply cash to spend as your client chooses, up to \$10,000 a month.

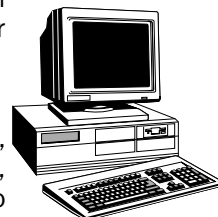
Attractive options and discounts make this an affordable LTC option you'll want to show your clients. Call 800-951-1708 for details.

TIRED OF THE PAPERWORK - Use our ONLINE APPLICATION process to expedite the submission and issue of Major Medical insurance.

American Select offers two PPO plans (Health Next, Star Care) and one HSA-eligible High Deductible health plan (\$savers One) for your clients.

As a licensed agent with American Select, you submit applications via the Internet, shortening the time from submission to issue. All three plans are eligible for electronic submission.

You can also send a link by email to your clients so they can compare rates and apply online directly with American Select (and you still get paid).

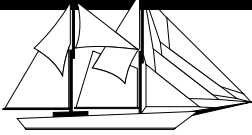


Submit American Select Apps Via the Internet

You can also place a link (coded to your writing number) on your website so consumers can compare rates and purchase coverage. Call 800-951-1708 for details.



SALES TIP: Overseas Travel Plan



For Those Traveling Outside Their Home Country

With many consumers vacationing, taking cruises, or traveling abroad, they need to be reminded their major medical plan may NOT cover them outside the US.

We have a plan that provides travel protection...

Comprehensive protection for:

- US citizens traveling abroad
- Non-US citizens traveling to the US
- Hospital and Medical expenses
- Emergency Dental
- 24-Hour Medical Emergency Services
- Emergency Evacuation
- Return of Minor Children
- Trip Cancellation
- Lost Luggage
- Accidental Death and Dismemberment

Call John @ 800-951-1708

Welcome to...



We've partnered with Creative Marketing to provide our agents with access to one of the broadest arrays of fixed and equity index annuities in the marketplace. Among these top-rated annuity carriers are:

- AIG
- Allianz
- American Investors
- Fidelity & Guaranty (F&G)
- Jefferson Pilot
- National Western Life
- And many more...

We have a dedicated team of annuity specialists to help you with product selection or proposals. Call or email us with your next annuity case and let us show you what we can do to help you close the sale.

Call John @ 800-951-1708

- or -

Jimmy @ 800-580-8285

Selling Index Annuities "Ask the Right Question"

The key to opening the door to EIA sales is to ask a "framing" question to identify which dollars in the prospect's portfolio are a perfect fit for EIAs.

If the client already has some money invested in the market, ask the framing question this way: "*Would you like to have more money invested in the market if it were not for the market risk?*"

If the client does not have money invested in the markets, ask the framing question this way: "*Would you have any money invested in the market if it were not for the market risk?*"

Most prospects have a percentage of their portfolio that fits one of these two scenarios perfectly—money they wish was somehow earning market-linked returns but are unwilling to subject that money to market risk. So they have settled to allocate these dollars to some low interest bearing account.

Once you've identified the assets, fitting these assets into the proper EIA will be the easy part, and we'll help.

Earn Top Commissions Selling Simplified Issue Medical Plans

Here's a new limited benefit medical plan from a major "A+" rated life carrier that includes:

- No Deductible or Copays
- Use **ANY** Hospital or Doctor
- Four Plan Designs to Choose From
- Limited Underwriting - Only **TWO** Health Questions (24-Month "look back" on health questions)
- Pays in Addition to **ANY** Other Coverage
- Very **AFFORDABLE** Rates
- Benefits Paid Directly to Your Client

Need A "Virtually Guaranteed Issue" Medical Plan (from an "A+" rated carrier) for high risks?

- NO Deductible or Copays
- Use ANY Hospital or Doctor
- Only ONE Qualifying Health Question
- Doctor Visits Covered (\$50 or \$75 per visit)
- Three Plan Designs to Choose From
- Two Plans Include Prescription Drug Benefit

Call John @ 800-951-1708

The ONE Dental Plan

Your Clients Can Sink Their Teeth Into

Underwritten by Fidelity Security Life ("A -" Rated)

- Choose **ANY** Dentist
The phonebook is your dental network
- **\$35 LIFETIME Deductible** for Preventative Care
One cleaning typically covers this deductible for life
- **\$50 Annual Deductible** for Basic & Major Services
Type B, C, and D combined
- Class A: **Preventative Care**
No Waiting Period
- Class B: **Basic Services**
6-Month Waiting Period
- Class C: **Major Services**
12-Month Waiting Period
- Class D: **Major Services**
24-Month Waiting Period
- 12-Month Rate Guarantee
Optional 24-Month Rate Guarantee
- \$1,000 Calendar Year Minimum
- Online or Paper Application

10% LEVEL COMMISSIONS

Call John @ 800-951-1708

AMERICA HSA-Qualified Plans



SURVEY SAYS: High Deductible (HSA-Qualified) health plans are the fastest growing segment of the Major Med market.

Introducing...



An innovative major medical company offering major medical coverage at a significant premium savings, with the option to maximize tax savings through a Health Savings Account.

- \$5,000 Individual Deductible/100% Coinsurance
- \$10,000 Family Deductible/100% Coinsurance

Association Benefits include:

- \$5,000 Accident Medical Coverage
- \$5,000 Critical Illness Coverage
- \$2,500 Accidental Death and Dismemberment

GREAT RATES - GREAT UNDERWRITING

Call Jimmy @ 800-580-8285

Think About This

CREATIVE MARKETING IDEAS

Getting Their Wheaties

By: Rick Lien, CSA (Colorado Springs)

"I went to a local coin shop and bought 200 'wheat' pennies made between 1907 and 1958" (called wheat pennies because the obverse has a sheaf of wheat on it). "Two hundred pennies cost a nickel apiece, or \$10. On my birthday cards to clients I glue one of the pennies to the inside of the card with the following inscription: 'Just like this old penny, I will be with you always. Did you notice that this is your birthday penny?'"

The response to this tactic? In a word, "Unbelievable!" Rick said.

Clients are touched by his thoughtful, clever and personalized mailing. They tell friends about it and show off their pennies. It generates referrals for Rick. And the clients look forward to hearing from him again on their next birthday.

And that gives Rick a chance to get in his second cent's worth.

Senior Dental

WorldCare Dental Underwritten by World Insurance.

- Issue Ages 65 and Older
- Three Plan Designs to Choose From
- Preventative Benefits
Two Exams & Cleanings Per Year (No Waiting Period)
- Basic Services
X-Rays, Fillings, Extractions (6 Month Waiting Period)
- Major Services
Oral Surgery, Endodontics, Periodontics, Crowns, Bridges, Dentures (18-Month Waiting Period)

CHOOSE ANY DENTIST - NO NETWORK



For details, or to contract:
Call Jimmy @ 800-580-8285

Equity Index Life - A “Safe Money” Alternative for Consumers Seeking Cash Accumulation Using Life Insurance

Equity Index Life is expected to be one of the fastest growing life products purchased by consumers.

Equity Index annuities have enjoyed a growing market share among consumers who are interested in market-linked returns without the downside risk of direct investments in the stock or bond markets.

Rather than credit a specified rate of return (Ex. 4%), an equity index annuity credits a specified percentage of the return of a selected index (Ex. S&P500) to a policy. If the annual return is negative, no credit is added to the policy, but the principal doesn't decline.

With many consumers looking for long term growth potential in a relatively low interest rate environment, some life companies are now offering equity index LIFE insurance as a “safe money” option to more traditional variable life insurance policies.

While life insurance's primary job is to replace the income lost by the death of a bread winner,

one of the secondary benefits of life insurance is cash accumulation on a tax-deferred basis. The ability to have market-linked returns without the typical downside risk is an attractive option for some consumers.

Older clients who are looking to grow assets on a tax deferred basis, and ultimately pass those benefits to their heirs on an income tax free basis, are gravitating to this product.

With recent statistics telling us that over 80% of all annuities are transferred to the next generation without being annuitized, This requires the beneficiary to pay taxes on annuity gains.

Converting an annuity to a life insurance policy can provide a significant increase in the benefit to the heirs at death, and pass this benefit on a tax-favored basis. Contact our office at 800-951-1708 for details or an illustration.

**LEAD
SYSTEM**

MORTGAGE ORIGATION SERVICES

Making Home Ownership A Reality While Building Client Loyalty

While the “red hot” real estate market has slowed, consumers continue to buy and sell real estate, refinance their home to free up cash or pay down debt, or to build the home of their dreams.

As a mortgage originator, you can provide your clients with access to some of America's top lenders and be paid handsomely for your time.

As a prospecting tool, this enables you to provide an additional service to your existing client base and reach new prospects at the same time. These prospects can be later approached for other products/services.

No prior experience is necessary, as full training is provided. Interested? Contact John at 800-951-1708 for details.

Introducing

A REVOLUTIONARY LIFE/LTC INSURANCE PRODUCT

- Single Premium or 10-Pay
- Ideal for CD or Lump Sum Rollovers
- Extended Maturity to Age 120
- **NO Monthly Administrative Fees**

*Accelerated death benefits permit up to 100% of the face amount to be accessed for terminal illness, hospice care, or assisted care.

Custom Access

- **Minimum \$25,000 Face Amount**
- **Issue Ages 30-85**
- **Return of premium**
- **100% of Death Benefit Available For:**

Terminal Illness Hospice Care Assisted Care

(Convalescent and Home Care)

Also includes a \$10,000 residual death benefit



Tips From the Toolbox
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Long Term Care and the Price of a BMW

By: John L. Terry, III

What is the price of a new car in America? According to NADA, the average price of a new car sold in the US as of June, 1998 was \$23,480. Today, it's about \$29,000.

Now walk into a BMW dealership and ask to pay \$29,000 for a Beamer and watch the reaction of the salesperson. No doubt it will be quite humorous.

Guess what? No one really cares about the average price of a car. Because our tastes vary, the price of a car is relative to what we are willing to pay for the type of vehicle we want to purchase.

So why do we focus solely on the "average price" of a LTC policy when selling long term care insurance to consumers? Why not promote the variety of discounts now available to your prospects?

According to the American Association for Long Term Care Insurance, consumers can enjoy significant (up to 50% or more) discounts

through a variety of discounts offered by LTC insurers. These include:

- Multi-Life (Association/Group) 5-10%
- Preferred (Good Health) 10-20%
- Married/Care Partner (20-30%)
- Married/Care Partner Applying (30-40%)

Remember, **if you live by price, you die by price.** As my grandfather used to tell me, "There's always a cheaper mousetrap."

Focus on selling benefits, not price, and use the phrase "available discounts" to let your LTC prospects know that quality can be affordable. If you prospects understand you're not selling an inferior product, your value to them goes up.

Try this phrase: "Many of my clients who thought long term care insurance was too expensive were surprised to discover they qualified for discounts between 10 and 50 percent."

For other sales tips and ideas, contact our office and ask to be added to our Sales Tips E-Mail List.