



► *Case Study: Taking a case from decline to standard. Agent makes \$120,000.*

PAGE 2



► *Legacy Road Shows coming to your town. Solutions to Top 10 Issues.*

PAGE 14



► *Tips from the Top.*

PAGE 4



# BROKERAGE NEWS

YOUR FINANCIAL SERVICES PARTNER — FOR LIFE AND ANNUITIES

1ST QTR | 2011

## IN THIS ISSUE

Bob to the Rescue	2
Introducing TRENTA-Davis Life's 30 appointments a week system	3
PJ's Picks	4
Two Birds With One Stone: Life Insurance with LTC Benefits	6
The New Changes in the Estate Tax – How Does the Agent Advise Clients	8
Is the Amount of Coverage Appropriate for the Client's Financial Situation?	10
Life Insurance Case Study – Bank CD/Annuity to Life Insurance Policy with LTC Benefits	12



## CONGRATULATIONS... AND THANK YOU!



Davis Life Brokerage is celebrating another award-winning year with Aviva, thanks to you and your hard work and production. At Davis Life, we strive to build relationships and are dedicated to you, the independent producers in our corporate family. Your success is our success. So here is to a fabulous 2011 and to you, those with whom we work with and value...Thank you!

Aviva has announced an exciting production bonus so if you aren't selling Aviva – you should be – it means an automatic raise with every case you place! Call us, we'll send you the details today.





# BOB TO THE RESCUE

## Simple Solutions and Significant Results with Davis Life Brokerage

Time and again we show examples of how simple solutions and follow through can result in significant results both for the client and agent.

### Situation

A 78 year old male with \$900K in single premium was looking for \$2 million of coverage. Sr. Supplement came back indicating that there were some cognitive issues. The case was therefore declined until he met with his physician to do a full cognitive workup. Both the agent and client balked at this and felt further work was needed on this case.

### Solution

Bob worked with the agent detailing his extensive work schedule of 40+ hours per week, running three successful companies and still driving 80% of the sales. Outlining these details and following up with an exam

by a paramed got the client to Standard. All this was accomplished without even involving the doctor where expensive tests and delay in getting results could occur.

### Results

Net result was **\$120,000 in commissions** paid to agent.



### BOB PEDIGO

*Bob Pedigo is our Vice President of Underwriting. He brings over 30 years of expertise to the table to help you*

*and your clients. Bob works closely with all of our companies and their underwriters. He can fully underwrite the case before we ever send it to a company so we know exactly what to expect.*

# Introducing TRENTA-Davis Life Brokerage FIA/Life Insurance Appointment System

**OTHER FMO'S SEMINAR  
SELLING SYSTEM,  
AVERAGE COST \$5,000**



**VS**

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ask for the TRENTA System**

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## TIPS FROM THE TOP

**1** Download new business forms from carrier websites or from [www.DavisLife.com](http://www.DavisLife.com). This ensures you're using the most current version.

**2** Not all annuity carriers adjust rates monthly. Some adjust as needed. Check with us if you're working on a rate/cap sensitive case.

**3** Annuities that haven't been in-force for at least three years are not likely to be eligible for replacement.

**4** Annuities and life support is available from 7am – 6pm CST Monday through Thursday. 7am – 5pm CST Friday.

**5** Cell phone numbers are available upon request for support outside normal business hours.

# PJ's PICKS

**W**here did 2010 go, but aren't we glad it's gone? I'm certain the financial climate of 2011 may be just as interesting. But, for those loyal readers of my quarterly articles, I challenge you to broaden your horizons and look for different ways to assist your clients. You have to know by now that I'm a strong advocate of maintaining a client database. So, for those of you that have yet to take that big step, this tip may not help you, but please read on.

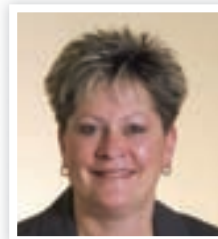
Instead of moving your clients from one annuity to another, have you ever considered doing a life insurance check-up? If you've never done one, we have the tools to help. Statistics show that a large percentage of annuities never pay out, meaning they end up going to beneficiaries. With that said, why not create a tax-free death benefit for those beneficiaries utilizing penalty free withdrawals from those annuities whether qualified or non-qualified?

This concept should be familiar to those of you who read Al Stockwell's newsletter articles. He's written on the same subject several different times. Now you're hearing from your Annuity Mother that it's ok for the annuity producers to write life insurance. I'll be the first to agree that the life

insurance sale and application process does take a little bit more time, but your clients will appreciate your look at their entire financial health. And wouldn't you also assume that it may help establish a relationship with the beneficiaries? It's very possible.

So when it's time for the client review, however often you do them, don't be afraid to bring it up. We'll help you analyze their current life insurance coverage and if they aren't adequately insured or have no life insurance, you can be a hero AND earn a commission.

For those of you who have yet to establish your own client database, we have a tool available that is inexpensive and easy to use. As an agent of Davis Life Brokerage you're also eligible for a discount. Give us a call. We're here to help you meet and beat your 2011 goals.



**PJ DUNCAN**

*Director of Annuity Marketing*

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# ING Term eSubmit : Doing Business at the Speed of Light

**H**as it ever occurred to you how much wasted time and effort there is in getting a life insurance application submitted and issued? For example, you submit an application to a carrier, and it takes days – or perhaps even a week – for it to appear on their administrative system and get a first look from a case manager. Shouldn't you be able to submit a case and get instant action?

Then there's the issue of errors: some of our carriers report that 80% of manual applications have items left incomplete or filled out erroneously. And it can go the other way, too: how many times have you found that the carrier's clerical personnel misspelled your client's name or made some other typographical error?

Fortunately, an industry leader – ING – decided to resolve these issues with a process called ING Term eSubmit. With ING Term eSubmit, you enter client information in an intuitive on-line program, click the

electronic signature, and your application is instantly delivered directly to the ING Service Center for processing.

That's it! Your term application is well on its way to getting issued. How much does this cost? It's FREE! Your commission is the same as if you had used the old-fashioned way, but now your client's policy will get issued much faster, so you're more likely to place it. That's how ING Term eSubmit helps you make more money.

ING Term eSubmit will revolutionize how you do business, and you will quickly view how you used to submit applications as antiquated and slow. But of course, a great process is only useful if the product itself is great, and with ING, it is! ING has among the best term rates in the industry.

Plus, ING gives you lots of ways to further streamline and build your business.

You can add their dedicated term life microsite to your website. You can order personalized promotional materials through the ING Life PromoCenter and use their wide array of multicultural materials. You can even get instant quotes on-line or on your cell phone.

As you know, in a competitive marketplace, ratings and underwriting are crucial, too. ING delivers here as well. ING has an "A" rating from A.M. Best. Family history of cancer is acceptable for Super Preferred; cholesterol treatment is acceptable for Super Preferred, and occasional cigar use may qualify for non-tobacco rates.

By now, it should be obvious: there are compelling reasons to do business with ING and Davis Life Brokerage. Give us a call, and we'll get you set up.

*Your Financial Services Partner ... For Life and Annuities!*

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# Two Birds With One Stone: Life Insurance with LTC Benefits

» BY AL STOCKWELL

I think one of the best opportunities to sell more life insurance is to offer your clients a product that they may actually get some benefit from...not just their beneficiaries. The advent of Long Term Care benefits within a life policy allows you to really sweeten the deal for clients who need life insurance, but are hesitant to buy just the life insurance. With more and more companies offering these type of products, it becomes more and more confusing trying to decipher how each product works. There are three basic structures that I want to tell you about, with pros and cons with each.

## Linked Benefit Products

These products have been around the longest and include products like Lincoln Financial's Money Guard and John Hancock's LifeCare products. These are primarily used for Single Premium sales and offer a simplified underwriting process that significantly reduces the time needed to place a case in force. They offer a Return of Premium feature that allows the client to get their money back in the future if they decide they no longer need or want the coverage. The death benefit is not the real selling point of these products, as it is lower than fully underwritten options, but the LTC benefits can be as much as 3-4 times higher than the premium paid. These products are a great option if you don't like to deal with underwriting and the client is more concerned about a



larger pool for LTC benefits over a larger death benefit. You must be LTC certified to sell these products and each state has different guidelines for this. Qualification for the LTC benefits is not being able to complete 2 of the 6 Activities of Daily Living (ADLs). The 6 ADLs are hygiene, continence, dressing, eating, toileting and transferring.

## True LTC riders

These products are fully underwritten life insurance that allow you to chose LTC benefit, usually 1-4% of the total death benefit on a monthly basis. Companies in this market are John Hancock, AXA and Nationwide. These plans are designed mostly for life insurance needs, but with the added benefit of accessibility to the death benefit ahead of time if you can't complete 2 of the 6 ADLs. These riders do add to the premium of the policy and do garner extra attention during the underwriting process. You must be LTC certified to sell these product as well.

## Chronic Illness Benefit

These options are the latest innovation in the Life/LTC market. These are not officially classified as a true LTC benefit, so no additional licensing requirements are needed, which is one of the biggest benefits. Several companies have products with this benefit and include North American, West Coast Life and Protective. As with the other products, qualification for the benefit is 2 of the 6 ADLs. These are fully underwritten life products first and foremost. The chronic illness benefit varies a little between companies, so some comparisons need to be done to see which is the best fit for the client.



**AL STOCKWELL**

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Life Marketing Director

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## We thrive at 65!

With a suite of unrivaled guarantees and the flexibility to adapt to future needs, AG Secure Lifetime GUL<sup>SM</sup> provides retirees with the choices they want.

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- Guaranteed cash value accumulation
- Guaranteed access if needs change—unique flexibility to access cash value with a proportional reduction of the accumulation value, death benefit amount and guaranteed premiums

Compare the premium and guaranteed cash value accumulation in AG Secure Lifetime GUL to its competitors.

### Male, 65, Preferred No Tobacco, Guaranteed to Age 100 \$1,000,000 Death Benefit

Company	Level Premium to Age 100	Target	Rolling Targets	Guaranteed Cash Value in 20 Years
<b>American General Life Companies</b> AG Secure Lifetime GUL <sup>SM</sup>	\$19,101	\$22,050	Yes	\$127,669
<b>Aviva</b> Advantage Builder Series III (with No Lapse Guaranteed Rider v.2)	\$20,063	\$21,631	Yes	0
<b>ING</b> ING Guaranteed Death Benefit UL II	\$20,301	\$23,400	No	0
<b>Lincoln Financial Group</b> Lincoln LifeGuarantee <sup>®</sup> UL (2009)	\$20,284	\$21,310	Yes	0
<b>MetLife</b> Guarantee Advantage UL <sup>SM</sup> (with Coverage Continuation Rider)	\$19,426	\$24,391	No	0
<b>Protective</b> Protective Centennial G II UL 1/11	\$19,574	\$20,610	Yes	0

Level premium data generated on 1/21/2011. Every attempt has been made to verify the accuracy of this information, but rates are subject to change at any time. These carriers are peer group competitors of American General Life Companies. AG Secure Lifetime GUL and Lincoln LifeGuarantee UL, policy form UL 5049, show only guaranteed cash values. Current cash values are not shown. Other competitors' products on this chart are illustrated and include both guaranteed and current cash values for the state of Colorado. In year 20, the current cash value for ING Guaranteed Death Benefit UL II, policy form 1174-12/07, (4.25%) is \$1,003. For Aviva's Advantage Builder Series II, policy form 2EDB08, (7.3%), MetLife's Guarantee Advantage UL, policy form 5E-34-07-Co, (5.45%) and for Protective's Protective Centennial G II UL, policy form UL-15-CO 11-06, (4.00%), the 20th year current cash value is \$0.

*Policies issued by: American General Life Insurance Company, 2727-A Allen Parkway, Houston, Texas 77019, Policy Form Number 10460. The underwriting risks, financial and contractual obligations and support functions associated with the products issued by American General Life Insurance Company (AGL) are its responsibility. Guarantees are subject to the claims-paying ability of the issuing insurance company. AGL is not authorized to conduct insurance business in New York. Policies and riders not available in all states. 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. These product specifications are not intended to be all-inclusive of product information. State variations may apply. Please refer to the policy for complete details. **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 Companies representative for assistance.*

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# The New Changes in the Estate Tax – How Does the Agent Advise Clients

» BY ANN LEWIS-JACOBSON

**I**ncluded in the recent continuation of the “Bush Era” tax cuts were some significant changes in the estate tax law. One of the more important changes involves “individual exemptions.” Another relates to how “gifting” is handled. I believe these changes provide you with an **opportunity** to start a conversation with your clients about estate preservation. Here’s why.

**The “exemption” for inheritance purposes has changed.** What this means is that if your client were to pass away, the estate is exempted from taxes for a certain amount of money. The new law allows a \$5,000,000 exemption for each spouse, **for the next two years.** Clients (husband and wife) with estates of less than \$10,000,000 may feel they have a two-year opportunity to put estate preservation discussions on the back burner. I don’t think so. For two reasons: First, President Obama has promised to increase the taxes of the “rich.” There is a strong possibility that the exemption will be significantly reduced. It is scheduled to revert back \$1,000,000 by 2014. Secondly, because life insurance is sold to clients to cover estate taxes, the clients must qualify for the life insurance. A client who postpones a life insurance decision for two years, may end up not qualifying for coverage for newly arisen medical issues.

Let’s now talk about the gift tax. The new law also allows the opportunity to gift asset amounts up to the exemption



amount \$5,000,000 per person. I would urge your clients to be very careful about using this option. An example will illustrate why.

Recently a client contacted one of our agents to discuss his decision to gift \$10,000,000 in real estate assets (of his \$18,000,000 estate) to his children. The new law allows him to do that. It may not be a good idea. Many of your clients may be as confused as this individual. Here’s the problem. When he gifts the asset, he gifts it at his “basis,” his purchase price, not the fair market value. Eventually, if the children dispose of this asset sometime in the future, they would owe income tax on the increase in value from the original purchase price to the then current market value. This could involve a huge amount of money.

If on the other hand, the children inherited that property, instead of being gifted it, they would get the “step-up in basis” so that the property would be valued at the then current market price, instead of the old basis (the original purchase price). Consequently, if the children were to ever dispose of the inherited asset, they would not pay any income tax.

Furthermore, if the client gifts the real estate he would have to give up total control. He cannot have any “incidence” of ownership. If he does and the IRS finds it, he would lose gift exemption and it will be taxed in his estate.

**What if after you have advised your client he has decided to keep the real property rather than give it away? You can still help.** Currently, this client believes his estate will grow at 5%, annually. If true he would need \$15,000,000 to cover the estate tax in 20 years. **Today, at the age of 50,** he and his spouse can buy \$15,000,000 of liquidity for less than ½ of 1% of his estate value, each year. This gives him \$15,000,000 of liquidity no matter what the government does in year one, five, ten or twenty. It puts the client in control of his family’s future, rather than the control of the IRS. This is a prudent business decision that protects him from the whims of Congress.

Here are some other reasons to visit with your clients:

1. Does the state in which your client resides have an inheritance tax? That would be an added tax burden which life insurance could

be used to pay.

2. Does your client have qualified money in the estate subject to income tax? Most do.
3. Is there a need for estate equalization? That is, most clients want to be fair to all the children. One may be in the business, the other not. Life insurance can even the amount each child receives.

4. Does your client understand how expensive closing costs can be, in general?

There's an old saying that "the best defense is a good offense." Make an appointment and offer your clients a "second opinion" about their estate preservation needs. Contact me and I will work with you to do a thorough analysis of your client's situation. **Who knows, there might be a**

**\$4,000,000 policy waiting to be placed.**



**ANN LEWIS-JACOBSON**

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# Is the Amount of Coverage Appropriate for the Client's Financial Situation?

» BY BOB PEDIGO

**I**n the Laser Underwriting Approach, the preliminary application is sent to the brokerage agency where the staff underwriter reviews your case. The request is analyzed, the medical and financial records are reviewed, and then the best one or two companies are selected that fit your client's particular risk.

This month, we discuss question number eight: Is the amount of coverage appropriate for the client's financial situation?

You may be wondering why underwriters bother to consider this question. Isn't it really up to the client and the agent to decide upon the appropriate amount of coverage? Shouldn't a carrier consider reasonable

whatever amount of insurance the client is willing to pay for?

The answer is that while underwriters will never question an amount of insurance that seems too low, underwriters do have concerns about amounts that seem too high. Keep in mind that a home office underwriter's primary job is to protect the carrier from taking on an unfair risk. If your client has some reason to believe that he or she is going to die prematurely, then your client has a strong motive to maximize the amount of insurance while continuing to keep the reason secret. Thus, underwriters look closely at such financial matters as the applicant's employer, occupation, income, and net worth to ensure that the amount of insurance is not excessive.

For personal coverage, there are two main ways that an amount of insurance can be justified: income replacement and estate preservation.

- For income replacement, the underwriter assumes that the purpose of the insurance is to replace the client's future lost wages. The underwriter will review the client's annual income from salary or wages and multiply it by a factor that is based on the person's age. As a person's age increases, the factor used will decrease. For example, at age 30, the factor may be 25 times earned income, but at age 70, the factor may be 7 or less times

earned income. Underwriters reduce the factor because as a person ages, the number of future years that the client can expect to continue to work decreases.

- For estate preservation, the underwriter assumes that the purpose of the insurance is to provide payment of estate taxes, so the underwriter uses a formula that approximates the amount of estate taxes that would be due. The formula is approximately 50% of net worth, increased by a factor that takes into account potential future growth in the estate. Underwriters typically assume that the estate will grow at a rate of around 6% annually, continuing for half of the person's future life expectancy, up to a maximum of 15 years. The underwriter will then divide this figure in half (50%) to equal the estate preservation need. Before submitting an estate preservation case to a carrier, the staff underwriter will help you establish the net worth of the client, advise what assets to count and what growth factor to use, and provide a justification of the amount of coverage needed.

For business coverage, there are three main ways that an amount of insurance can



be justified: key person, buy sell, and loan replacement.

- For key person, the underwriter assumes that the purpose of the insurance is to provide the employer with the amount necessary to compensate the business for the loss of a critically important employee. The underwriter will use a formula of the employee's annual income times a factor ranging from 5 to 10. The staff underwriter will help you to justify to the carrier that the insured has unique skills that bring significant irreplaceable value to the employer.
- For buy sell, the insured must own a portion of the business, and the underwriter assumes that the purpose of the insurance is to provide funds for the other owners to buy out the insured's ownership share at death. The staff underwriter will help you to establish and document a market value that is reasonable for the business, considering such things as the balance sheet, profit, and growth expectations of the business. Additionally, the underwriter will expect that each owner will apply for coverage based upon their proportionate share of ownership. If that is not the case, then an explanation is needed.
- In some cases, a person is both a part-owner of the business and a key, irreplaceable employee. In that case, the staff underwriter may be able to convince the carrier to increase the face amount to a higher coverage than they would get if there was just key person or buy sell value alone.

- For loan replacement, the underwriter assumes that the purpose of the insurance is to pay off an existing loan at death. Most carriers will not consider insurance of more than 80% of the loan balance, and some companies only consider 50% coverage for outstanding debt. Carriers assume that the loan balance will decrease over time as payments are made, and that the business will have something of value that would be available to pay the remainder of the debt.

So, when you consider the variety of ways that an amount of insurance can be justified and the differing documentation that carriers will require, you can see that the financial question is one area where a staff underwriter can be of enormous assistance to you and your client.

In the next article, we discuss question number nine: Are there any sensitive histories such as alcohol, drug, or motor vehicle problems?



### **BOB PEDIGO**

*Bob Pedigo is our Vice President of Underwriting. He brings over 30 years of expertise to the table to help you and your clients. Bob*

*works closely with all of our companies and their underwriters. He can fully underwrite the case before we ever send it to a company so we know exactly what to expect.*

## **The Laser Underwriter Approach yields accurate quotes and keeps the processes smooth by asking these 10 key questions:**

- 1** What is your client's medical history, including conditions, treatments, or medications?
- 2** What is the amount of the application?
- 3** What are your client's age, tobacco status, height, weight, and ability to live on his or her own?
- 4** Are you in competition? What are the other companies, face amounts, and ratings?
- 5** Do you have related applications with other companies, such as rolling over a policy or a 1035 exchange?
- 6** Will your client accept an increased premium?
- 7** Are there any avocation, financial, aviation, or legal concerns?
- 8** Is the amount of coverage appropriate for the client's financial situation?
- 9** Are there any sensitive histories such as alcohol, drug, or motor vehicle problems?
- 10** What is the importance of this client to you, such as being a center of influence who could provide referrals?

# Life Insurance Case Study – Bank CD/Annuity to Life Insurance Policy with LTC Benefits

» BY DAVID BIEDE

## CASE OVERVIEW:

A 74-year old female had a \$125,000 certificate of deposit (CD) held at her local bank, where client was not using the CD for income purposes. The CD was nearing maturity and the client wanted to know what other alternatives are available that would include long-term care.

### The CD details:

- \$125,000 with a 2.15% interest rate guaranteed for 3 years
- Interest was taxable each year to the client at her current tax bracket

## THE DAVIS LIFE BROKERAGE SOLUTION:

### Three Options were presented to the client:

**Option #1:** Leave the money with the bank and earn taxable interest for the next 3 years at a rate of 2.15% and pay the tax on the annual interest.

**Option #2:** Offered a combo life/LTC policy that provided a guaranteed universal life policy, qualified long-term care coverage, and final expense option with simplified underwriting requirements (no paramed requirement).

- First year death benefit of \$220,966
- Total LTC benefit of \$408,123
- Maximum Monthly Benefit of \$4,859 for 7 years
- Return of premium rider (included with policy)
- Residual death benefit of \$17,491

**Option #3:** Offered the client a universal policy with a death benefit of \$265,350 using the \$125,000 as a single premium which is guaranteed to age 120. This policy offered a critical illness rider that allowed the client to withdraw death to pay for LTC costs. It was determined by our in-house underwriter that she would be able to attain a standard NT rate class.

## THE RESULT:

The client chose option #2. This option allowed her to leverage her \$125,000 CD money into a universal life policy, qualified long-term care, and final expense option by completing one application. So if she doesn't use the long-term care benefit her beneficiaries will still receive the universal life death benefit.

**The agent made a commission of \$10,000.**

## KEY CASE FACTS

### GOAL:

- The client had a CD from her bank coming due and wanted to know what other options were available that included long-term care coverage due to the low interests the bank was offering.

### RESULTS:

- The asset-based LTC policy allowed her to leverage her \$125,000 CD money into a combo life/LTC policy that provides \$408,123 of LTC for a minimum of 7 years, along with a universal life policy that provides \$220,966 of death benefit.



**DAVID BIEDE**

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# Davis Life Brokerage

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We are contracted with several companies that don't appear.

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**These are some of the carriers they work with:**

American National Insurance Company, Galveston, Texas  
Old Mutual Life Assurance Company, Baltimore, Maryland  
Investors Insurance Corporation, Wilmington, Delaware

CARRIER	A.M. BEST RATING*	PRODUCTS
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American Equity Investment Life Insurance Company .....	A- Excellent .....	Annuities
AIG Life Insurance Company .....	A Excellent .....	Life, Annuities
American National Insurance Company .....	A Excellent .....	Life, Annuities
Assurity Life Insurance Company .....	A- Excellent .....	Life
AVIVA Life Insurance Company .....	A Excellent .....	Annuities
AXA Equitable Life Assurance-MONY .....	A+ Superior .....	Life
Banner Life Insurance Company .....	A+ Superior .....	Life
EquiTrust Life Insurance Company .....	B+ Good .....	Annuities
Forethought Life Assurance Company .....	A- Excellent .....	Annuities
Genworth Life and Annuity .....	A Excellent .....	Life, Annuities
Great American Life Assurance Company .....	B++ Good .....	Annuities
ING Life Insurance and Annuity Company .....	A Excellent .....	Life, Annuities
Investors Insurance Corporation .....	A Excellent .....	Annuities
John Hancock Life Insurance Company-ManuLife Ins. Co. ....	A+ Superior .....	Life
Lafayette Life Insurance Company .....	A+ Superior** .....	Life
Liberty Bankers Life Insurance Company .....	B- Fair .....	Annuities
Liberty Life Insurance Company, an RBC Company .....	A- Excellent .....	Life
Lincoln Benefit Life Company .....	A+ Superior .....	Life, Annuities
Lincoln Financial Group.....	A+ Superior .....	Annuities
Lincoln National Life Insurance Company-Jefferson Pilot .....	A+ Superior .....	Life
Life Insurance of the Southwest (LSW) .....	A Excellent .....	Life
Minnesota Life Insurance Company.....	A+ Superior .....	Life
Metropolitan Life Insurance.....	A+ Superior .....	Life
Monumental.....	A+ Superior .....	Life
Mutual of Omaha-United of Omaha .....	A+ Superior .....	Life, Annuities, Med Supp
North American Company for Life and Health .....	A+ Superior .....	Life, Annuities
Old Mutual Life Assurance Company .....	A Excellent .....	Life, Annuities
Presidential Life Insurance Company .....	B+ Good .....	Life, Annuities
Principal Life Insurance Company .....	A+ Superior .....	Life, Annuities
Protective Life Insurance Company .....	A+ Superior .....	Life
Prudential Insurance Company of America .....	A+ Superior .....	Life
ReliaStar Life Insurance Company .....	A Excellent .....	Life
Sagicor Life .....	A- Excellent .....	Life
Savings Bank Life Insurance Company .....	A+ Superior .....	Life
Security of Denver .....	A Excellent .....	Life
Standard Insurance Company of Oregon .....	A Excellent .....	Annuities
Sun Life Financial .....	A+ Superior .....	Life, Annuities
Transamerica Occidental Life Insurance Company .....	A+ Superior .....	Life, Annuities
United Home Life .....	A- Excellent .....	Med Supp
West Coast Life Insurance Company .....	A+ Superior .....	Life, Annuities

\* All ratings reflect Financial Strength and are current as of 11-18-10. A.M. Best ratings for insurers' financial strength and credit quality of obligations range from A++ (Superior) to F (in liquidation).

\*\* A+ (Superior) by A.M. Best, the 2nd highest of 13 active company ratings for financial strength.



The Legacy Road Shows are right around the corner!

**Mark your calendar to attend an event near you, and discover:**

- Product solutions that truly differentiate you from competitors.
- How to create a brand in your marketplace.
- Sales ideas and exclusive tools to help you sell.
- An insightful program that identifies the financial buying attitudes of consumers.
- The truth about income riders.

**ATTENDANCE IS FREE, but seats are limited.**

*Watch your e-mail for details and a registration form!*



**For more information call,  
Davis Life Brokerage  
800-747-5612**

SAVE THE DATE	
March 15	Dallas, TX
March 16	Houston, TX
March 18	Burlingame, CA
March 22	Cherry Hill, NJ (Philadelphia Area)
March 23	Atlanta, GA
March 24	Coral Springs, FL
April 5	Tampa, FL
April 6	Chicago, IL
April 7	Denver, CO
April 12	Scottsdale, AZ
April 13	San Diego, CA
April 14	Orange County, CA

All Road Shows run from 8:30 to noon, local time.

*Registration Form*  
**Legacy Road Shows—March/April 2011**

Please e-mail or fax completed form to Joyce Corda at address below.

Name \_\_\_\_\_ Legacy Producer No.\* \_\_\_\_\_  
 Company Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_  
 Telephone \_\_\_\_\_ Cell phone \_\_\_\_\_ E-mail \_\_\_\_\_  
 Referred by Davis Life Brokerage \_\_\_\_\_

\*If not contracted with Legacy, your Registration Form must designate a referring Legacy Wholesaler.

**Registration for all meetings is from 8:30 to 9:00 a.m. Meetings begin promptly at 9:00 a.m. and end at noon.**

Date	City	Location
Tues. March 15	Dallas, TX <input type="checkbox"/> Yes	<b>Wyndham DFW Airport North</b> 4441 W. John Carpenter Fwy., Irving, TX 75063 • 972-929-8181
Wed. March 16	Houston, TX <input type="checkbox"/> Yes	<b>Houston Marriott Westchase</b> 2900 Briarpark Dr., Houston, TX 77042 • 713-978-7400
Fri. March 18	Burlingame, CA <input type="checkbox"/> Yes	<b>Doubletree Hotel San Francisco Airport</b> 835 Airport Blvd., Burlingame, CA 94010 • 650-344-5500
Tues. March 22	Cherry Hill, NJ <input type="checkbox"/> Yes	<b>Crowne Plaza Philadelphia/Cherry Hill</b> 2349 W. Marlton Pike, Cherry Hill, NJ 08002 • 856-665-6666
Wed. March 23	Atlanta/Roswell, GA <input type="checkbox"/> Yes	<b>Doubletree Hotel Atlanta/Roswell</b> 1075 Holcomb Bridge Rd., Roswell, GA 30076 • 770-992-9600
Thurs. March 24	Coral Springs, FL <input type="checkbox"/> Yes	<b>Fort Lauderdale Marriott Coral Springs Hotel</b> 11775 Heron Bay Blvd., Coral Springs, FL 33076 • 954-753-5598
Tues. April 5	Tampa, FL <input type="checkbox"/> Yes	<b>Crowne Plaza Tampa East</b> 10221 Princess Palm Ave., Tampa, FL 33610 • 813-623-6363
Wed. April 6	Chicago, IL <input type="checkbox"/> Yes	<b>Doubletree Chicago-Oak Brook</b> 1909 Spring Rd., Oak Brook, IL 60523 • 630-472-6000
Thurs. April 7	Denver, CO <input type="checkbox"/> Yes	<b>Embassy Suites Hotel</b> 7525 E. Hampden, Denver, CO 80231 • 303-696-6644
Tues. April 12	Scottsdale, AZ <input type="checkbox"/> Yes	<i>Location To Be Announced</i>
Wed. April 13	San Diego, CA <input type="checkbox"/> Yes	<b>Doubletree Mission Valley</b> 7450 Hazard Center Dr., San Diego, CA 92108 • 619-297-5466
Thurs. April 14	Orange County, CA <input type="checkbox"/> Yes	<b>Hilton Irvine/Orange County</b> 18800 MacArthur Blvd., Irvine, CA 92612 • 949-833-9999

Meeting space is limited to the first 50 registrants.  
**To attend a Legacy Road Show, you must be currently licensed in your state.** Please e-mail or fax your completed form to the address at the right.

Please keep in mind that recruiting Producers who are contracted under other organizations or promoting products underwritten by other carriers at Legacy-sponsored events is not only discourteous, but also a violation of Legacy's Code of Ethics.



2090 Marina Avenue • Petaluma, CA 94954-6714  
 Telephone: 800-395-1053, Ext. 4002  
 Fax: 800-211-5641, Attn: Registrations/Joyce  
 E-mail: joyce.corda@legacynet.com



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800.747.5612

dlb@DavisLife.com



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BROKERAGE

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# What's Inside



- Info on Life Products Your Clients Can Get Benefits From NOW!
- Changes in Estate Tax Laws You Need to Know.
- Making Sure Coverage is Appropriate to Clients Financial Situations.
- Leveraging a CD: A case study

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