

BROKERAGE NEWS

Davis Life Brokerage
2nd Quarter 2006

Why write your life business with us?

#1 No-Lapse Guarantee Product

#1 Cash Accumulation Product

#1 Survivorship Product

Free Home Office Training

Premier Index UL Training

Policy Auditing Kits

Experienced Underwriter and Actuary on staff.

Access to top carriers and expert case design.

Add to that a second-to-none support staff and the question becomes;

Why wouldn't you write your life business with us?



Davis Life Brokerage

Your Financial Services Partner...FOR LIFE

800-747-5612

Texas Office: 888-586-2293

dlb@DavisLife.com

www.DavisLife.com



www.DavisLife.com

800-747-5612

dlb@DavisLife.com

Texas Office: 866-708-4096

801 Ashworth Road

West Des Moines, Iowa 50265

Morrow LIFE Institute

Are you ready to change your life?

Learn from a premier trainer (who is also one of the top producers in the industry) who has “chewed the meat and spit out the bones” of the most powerful insurance selling strategies of the last few years. He has synthesized both conventional and new finding-the-money techniques into a concise and practical training experience known as the **Morrow LIFE Institute**. If you have ever wanted to take your practice to the next level, then here are the “Top 10” reasons why you can’t afford to miss out on the incredible opportunity to invest in your future:

10. Learn about passive assets you never knew your clients had and how to convert them into large life insurance and annuity sales.
9. Learn the mindsets and methods, taught by most insurance companies, that actually restrict agents from making quantum leaps in their practices.
8. Learn about the hottest new insurance product, indexed universal life, and how to position it as the ultimate cash-accumulation vehicle.
7. Learn how to use an exciting new financial education tool that will dramatically increase your average case size as you show your clients how to optimize their assets.
6. Learn the incredible benefits of becoming your client’s personal “Chief Financial Officer.”
5. Learn how to penetrate and dominate in the physician market.
4. Learn a strategy that allows your clients to buy millions in death benefit with “zero out of pocket.”
3. Learn how cleaning up your client’s “financial junk drawer” may be the most profitable service you provide.
2. Learn why adding “liability management” to your services may be the key to revolutionizing your practice.
1. Learn how you will never have to make another prospecting call since your prospects will be calling you!

We have recently conducted a conference call with the creator of the **Morrow LIFE Institute**. Hear from him why you need this training. To listen to the call visit the Morrow LIFE Institute area of our website at:

www.DavisLife.com

You will also find dates for upcoming sessions as well as a host of testimonials.

Visit today!

What Can You Do for Me?

Al Stockwell
Director of Life Marketing

I hear this question a lot as I work with new agents. Producers want to know what sets Davis Life Brokerage apart from everyone else. After all, "you guys all have the same products, right?" More than likely, yes, we do all have access to the same products. What sets us apart from the competition are the "extras." We have agents tell us that it is these extras that help them be more successful.

Here are just a few of the things we do and offer:

One-of-a-kind training by a premier trainer.

Home office training with our top carriers.

An extremely knowledgeable staff including an actuary and an underwriter.

Easy to use website with access to forms and term quotes.

Advanced concept knowledge in Premium Financing, Accounts Receivables Financing, Stock to Cash, Life Settlements and Business Planning

Awesome incentive trips, like our upcoming Hawaiian cruise.

Top compensation.

Something else you should know is that we are not tied to any particular company. We are always researching new companies and products as they come on the market. This allows us to be unbiased in our recommendations and be aware of what is out there. We like to work with agents that are looking for the best alternative for their clients.

We are constantly trying to make our organization as easy to do business with as possible. In that spirit, I asked Barb Davis, who handles our Life New Business, for some suggestions when you submit life business. Here is a list of the top five items that can cause a delay in getting an application processed:

1. Contracting. Make sure you are contracted before sending in an application. If you are not already contracted, Most states will allow you to submit contracting at the time of application
2. Use the correct forms. This one is now easier since most forms are on our website.
3. Obtain all signatures
4. Let us know if you have ordered the underwriting requirements, or if you would like us to.
5. Always complete the non-med section of an application even if a paramed will be done...most companies require this.

Call me about any cases you may be working on. I look forward to working with you!

Al Stockwell, MBA, FLMI

800-747-5612

Al@DavisLife.com

Don't be left in the dust!

A **NEW** High-Horsepower Index Annuity

RewardMarkSM

Winning
Commission
Up to

9.5%^{††}

WINNING BENEFITS FOR YOUR CLIENTS:

- **10% premium bonus.*** No bonus and 4% bonus also available.
- **10-year** surrender charge chassis.
- **"Checkbook" access**** to **10%** penalty-free withdrawals[†] beginning first year.
- **Full account value** at death, regardless of issue age.
- **Lower surrender charges** for higher attained ages.
- **Three index crediting rate strategies**, one with no cap.

WINNING COMPENSATION FOR YOU:

- **Up to 9.5% commission,**^{††} depending upon premium bonus level given.
- **Trail commission** available on full account value.^{††}
- **Full commission** on all additional premium.
- **Legacy Rewards**—A frequent application program that pays big dividends. Reward yourself with incentives to enhance your business or personal lifestyle.[§]

*Another exclusive winning combination
Powered by Legacy.*



Call Davis Life Brokerage today!

1-800-747-5612

1-888-586-2293 Texas Office

RewardMarkSM Series index annuities, issued by Washington National Insurance Company, Chicago, IL, are distributed and administered by Legacy Marketing Group. Subject to availability. Refer to brochure and contract for more details.

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* RewardMarkSM Extra 8 includes an additional 2% introductory premium bonus. All applications and premium must be received by July 31, 2006, to qualify for the 10% premium bonus. Other product versions are RewardMarkSM and RewardMarkSM Extra 4.

** Draft must be a minimum of \$500 and made payable to the Owner or Financial Institution. Two drafts permitted per year without charge. A fee of \$25 will be assessed on each additional draft. Available only to individual U.S. residents and on traditional IRA and nonqualified contracts.

† Withdrawals may be subject to surrender charges, market value adjustments, and/or federal income tax. A 10% federal income tax penalty may apply to withdrawals taken before age 59½.

†† GA-level on RewardMarkSM no-bonus product. Refer to *Compensation Schedule* and Producer Agreement for details.

§ See LegacyNet for details.

PJ's Picks

PJ Duncan
Director of Annuity Marketing

Rates are up, the market's up, so why an indexed annuity? Did you know that index annuities were created during a Bull Market? Be careful not to mix the definition of a savings vehicle with the definition of an investment vehicle. What's the main difference? RISK! Yes, the market *is* up and so is the temptation to go back into, or stay in, mutual funds or variable annuities. If you're keeping an eye on things; caps and participation rates are also rising. The majority of the producers I talk to every day work with seniors. Are those seniors positioned in their lives to be able to accept RISK? The answer is NO. Your approach should be, "let's share in this upswing and avoid the risk." We can help your client share in the upside and at the same time avoid the RISK.

Which annuity, which crediting method, which term, bonus or no bonus etc...Confused? This is where my job gets fun! I can help you tailor a product specific to your client's needs. We have such a selection of products, I'm confident we can find something that will be a perfect fit. Even if your client is over age 85, we still have choices. If we can't get your older client into an indexed product, we still have many products that don't involve sacrificing on returns.

Be watching for the rollout of a number of new indexed annuities. Because the interest rate environment is on the rise, it's allowing carriers to, once again, be creative in their product development. We're going to see new products introduced throughout the entire summer. For example, what would you think of an indexed product that will provide guaranteed income for life of up to 7%? That one is coming soon!

And don't forget about our Hawaiian cruise in October of 2007. One of the advantages of working with Davis Life Brokerage is that all of your life and annuity production counts towards our incentive trip. This will be a trip you definitely don't want to miss.

I'm here to help...call me!

PJ Duncan

800-747-5612

PJ@DavisLife.com

Put your sales on the *fast track* today to merchandise and travel!

LEGACY
REWARDS

41 FOR
Reward Points
Through July 31, 2006.
CALL FOR DETAILS!

Produce More With Legacy, Grow Your Rewards

Introducing Legacy Rewards, a Frequent Application Program
That Pays **Big** Dividends

Earn commissions with *all Legacy carriers*, earn points toward
top brand-name merchandise and travel. *You control* your rewards.
Enhance your business or personal lifestyle. It's easy:

- Accumulate points with your first commission dollar.
- Shop online for merchandise from Bose, DeWalt, Fairmont Hotels and Resorts, Mont Blanc, The Sharper Image, and many more!
- Check your account balance and history with just a click.

Higher commissions = higher dividends!



Call Davis Life Brokerage today!

1-800-747-5612

1-888-586-2293 Texas Office

WHAT ABOUT BOB?

Having your own personal underwriter

CAN help place your tough cases!

Check out this real case example where our expert underwriter,
Bob Pedigo, helped the clients gain a better offer.

Client: Male, 63 years old, Non-smoker
Female, 61 years old, Non-smoker

Face Amount: \$1,000,000 Survivorship

Company Offer: Mr. Client...Standard

Mrs. Client...Table 6 due to Chronic Pain, Several Medications,
Abnormal Cardiac Test

WHAT DID BOB DO? Reviewed the medical history and interpreted it differently.
Discussed the findings with the company underwriter.

RESULTS: Mr. Client = Standard
Mrs. Client = STANDARD!

More Case Study Examples:

Client: Male, 50 years old, Non-smoker

Face Amount: \$3,000,000

Company Offer: Table 3 due to Height, Weight, & Abnormal EKG

WHAT DID BOB DO? Interpreted EKG differently and discussed with the case underwriter

RESULTS: Standard

Client: Female, 48 years old, Non-smoker

Face Amount: \$200,000

Company Offer: Table 5 due to Height, Weight, & Lab Work

WHAT DID BOB DO? Negotiated with the underwriter

RESULTS: Table 3

Client: Male, 36 years old, Non-smoker

Face Amount: \$3,000,000 Key Person Policy

Company Offer: \$1,000,000

WHAT DID BOB DO? Developed a cover letter with the producer which was presented
to the writing company.

RESULTS: Policy issued at original face amount of \$3,000,000

BOB CAN HELP!

CALL TODAY WITH ANY CASES YOU NEED HELP WITH:

800-747-5612

HAWAII 2007

Davis Life Brokerage is headed for a Hawaiian cruise in 2007 and we want you with us!

**We'll take our top 25 agents on a fantastic cruise around the Hawaiian Islands.
Will you be one of them?**

CALL TODAY FOR MORE INFORMATION!

800-747-5612

TEXAS OFFICE: 888-586-2293

WWW.DAVISLIFE.COM

DLB@DAVISLIFE.COM

The Facts on Life Settlements

- Many un-needed or costly life insurance policies can be sold for more than their cash value.
- A client looking to 1035 their policy may also benefit from a life settlement.
- A convertible term and UL are the best candidates for a life settlement.
- The life expectancy of the client generally needs to be less than 15 years.
- The policy must be at least two years old to be eligible.
- Davis Life Brokerage works with all major institutional funders to get your client the best possible offer.



CASE STUDY:

Clients: Male 84 years old and Female 82 years old

Policy: Survivorship UL with a \$2,500,000 face and an annual premium of \$98,000

Reason: Expense of policy as well as no longer needing coverage

OFFER: \$710,000!

For More Information Contact:

Jon Davis

800-747-5612 or Jon@DavisLife.com

IT'S ALL ABOUT THE RIDERS

There's a new annuity in town with a gang of riders that are big, bold and ready to take over. You'll definitely want this gang in your corral.

How tough are they? This tough...

Never been seen before.

First in the nation.

Revolutionary.

AM Best rated A+ company backing them up.

The riders are on the horizon and they'll be here soon.

Will you be ready for them?



Call us today for more information!

800-747-5612

Texas Office: 888-586-2293

www.DavisLife.com

dlb@DavisLife.com

Index Annuity Producers:

Did you know that

52 Insurance Companies

between them have

270 Different Fixed Index Annuities

which means you have over

20,000 Crediting Combinations

to choose from?

Confused?

You don't have to be!

We have done the research and want to help you decide which direction to go.

Davis Life Brokerage

Your Financial Services Partner



Call Today!

800-747-5612

or

888-586-2293

dlb@DavisLife.com

www.DavisLife.com



We've Got Everything Under One Roof

Expert case design!

Access to all of the Top Carriers!

Your phone call will always be answered by a Real Person!

Experienced actuary AND underwriter on staff!

Access to an annuity-friendly Broker Dealer!

New business processing!

Fabulous incentive trips!

A knowledgeable and fun support staff!

Plus...An Awesome Website Which Includes:

Forms

Contracting

Quote Engines

Quote Requests

Access to a Personal Underwriter

Incentive Trip Information

A Video Library About Who We Are and What We Can Do For You

Call today to find out what we can do for YOU!

800-747-5612

Texas Office: 888-586-2293

dlb@DavisLife.com

www.DavisLife.com

LEGACY MARKETING GROUP

Legacy Marketing Group develops, markets, and administers fixed innovative, competitive, value-added annuities.

These are the carriers they work with:

American National Insurance Company, Galveston, Texas
 Americom Life and Annuity Insurance Company, Houston, Texas
 Investors Insurance Corporation, Jacksonville, Florida

CARRIER

Allianz
 American Equity Investment Life Insurance Company
 American General Life Insurance Company
 American Investors
 American National Insurance Company
 Americom Life and Annuity Insurance Company
 Assurity
 AXA/Equitable Life Assurance/MONY
 Banner Life Insurance Company
 Columbus Life
 Empire General Life Assurance Company
 EquiTrust Life Insurance Company
 Fidelity and Guaranty Life Insurance Company
 First Colony-GenWorth
 First Penn-Pacific
 GE Life
 General American
 Great American
 Indianapolis/AmerUs Life Insurance Company
 Integrity Life Insurance Company
 ING
 Investors Insurance Corporation
 Jefferson-Pilot Life Insurance Company
 John Hancock Life Insurance Company-ManuLife
 Lincoln National
 MetLife-General American
 MTL Insurance Company
 Mutual of Omaha-United of Omaha
 National Western Life Insurance Company
 North American Company for Life and Health
 Presidential Life Insurance Company
 Principal Life insurance Company
 Protective Life Insurance Company
 ReliaStar (ING)
 Shenandoah Life
 Standard Life and Accident Insurance Company
 Travelers Life
 US Financial Life Insurance Company
 West Coast Life Insurance Company

AM BEST RATING*

A+ Superior
 B++ Very Good
 A++ Superior
 A Excellent
 A+ Superior**
 A- Excellent
 A Excellent
 A+ Superior
 A+ Superior
 A Excellent
 A+ Superior
 A+ Superior
 A+ Superior
 A+ Superior
 A+ Superior
 A+ Superior
 A+ Superior
 A+ Superior
 A+ Superior
 A- Excellent
 A Excellent
 A- Excellent
 A- Excellent
 A- Excellent
 B+ Very Good
 A+ Superior
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 A- Excellent
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 A+ Superior
 A+ Superior

PRODUCT LINES

Life, Annuities, LTC
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* All ratings reflect Financial Strength and are current as of 8-24-05

** Standard and Poor's AA Very Strong



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West Des Moines, Iowa 50265

800-747-5612

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dlb@DavisLife.com

www.DavisLife.com

Your 2nd Quarter Brokerage News is here!

Our Mission Statement...

Integrity is defined as a steadfast adherence to a strict moral or ethical code. We treat others like we want to be treated...with INTEGRITY. We continue to forge long-lasting relationships by using a one-on-one approach and working directly with only premier companies. We dedicate ourselves to building new and innovative services. By combining efficient support systems and technology with a commitment to superior service, we will consistently exceed expectations.