

From: United Brokerage Services [info@unitedbrokerageservices.com]  
Sent: Tuesday, August 16, 2011 1:11 PM  
To: rlnelko@gmail.com  
Subject: August



**PRODUCT OF THE MONTH:**

- Elder Care Guaranteed Issue Death Benefit Whole Life
- \* No Medical Underwriting - Guaranteed Issue
- \* Medicaid Friendly; Irrevocable, Non-Transferrable, Non-Assignable
- \* \$15,000 - \$500,000 Single Premium accepted
- \* Monthly payments provided by a Recurring Life Insurance Death Benefit rider for a specified period of time upon the insured's death - Beneficiary must be alive at the death of the insured (up to 5 Rider beneficiaries)
- \* Choice of 3 payout periods for Rider income (5,7 or 10 year payouts)
- \* Insured Issue Ages: 40-95
- \* Beneficiary Issue Ages: 0-85

**FIXED GUARANTEED PRODUCT:**

- 3.75% Guaranteed Rate for 5 years
- 2.25% commission Ages 0-80
- Issue Ages: 0-90
- Minimum Premium: \$2,500

**INDEX ANNUITY PRODUCT:**

- \* 2.5% fixed interest rate bucket for one year
- \* 7 year Product walkaway
- \* Numerous crediting options including Monthly Sum with 2.5% cap each month!!!
- \* Approved in all states but: NY

**INDUSTRY NEWZ:**

- \* Degree of Honor is no longer accepting any new deferred annuity applications as of 8/5/11. You will be the first to know when they start accepting them again.
- \* Liberty Life is ready for your annuity business!! Please visit our website for the updated product guide with their rates at [www.unitedbrokerageservices.com](http://www.unitedbrokerageservices.com)

**UBSi SUMMER HOURS:**

- Please note that we will be closed on Fridays' during the Summer months (June - August). Other dates that we will be closed due to holidays are:
- \* Monday, September 5th (Labor Day)

**United Brokerage Svcs  
800-348-3863 x3**

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[www.unitedbrokerageservices.com](http://www.unitedbrokerageservices.com)  
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  - \* Industry NewZ
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We have great annuity and life products for your clients. Once contracted, you may visit our secured portion of our [website](#) for up to date interest rates, participation rates and caps.

Guarantees and bonus credits are based on the claim paying ability of the issuing company. Bonus products may have higher surrender charges and/or longer surrender periods that may offset the bonus over time.

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