Rachelle Nelko

From: Info@swiftpage.com
Sent: Wednesday, February 02, 2011 9:27 AM
To: rlnelko@gmail.com
Subject: Test email from Swiftpage to preview your template

United Brokerage Services, Inc.

FIXED GUARANTEED PRODUCT:

3.62% Compounded YIELD in 6 years!!
3.5% First Year
3.3% Renewal Rate
3% Minimum Rate Guarantee
3.5% commission

Available in: AR,AZ,CA,CO,IA,IL,IN,MI,MN,MO,MT,ND,NE, OH,OK,OR,PA,SD,TN,TX,WA,WI,WV

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INDEX ANNUITY PRODUCT:

Great Americans' Safe Return Fixed Index Annuity offers **Return of Premium** and **Bail-out Features** not available in a CD.

* Guaranteed Lifetime Income Option / 10% Rollup Credit (*Resets available at first rider anniversary)*
* Bailout Cap For Indexed Strategies
* No MVA / Available to Age 85
* Not available in DE and NY

Product issued by Great American Life Insurance Company®, a subsidiary of Great American Financial Resources, Inc. Rates are subject to change at the insurance company's discretion. Product features, limitations and availability vary by state. Commissions quoted may be reduced for older issue ages. See program for complete details. For use with contract form P1074509NW and rider forms R6019308NW and R6020708NW. Contract and rider form numbers may vary by state. For Agent Use Only. Not for Consumer Distribution

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LTC ANNUITY PRODUCT:

* 3X LTC Benefit
* Simplified Underwriting
* Annual Interest Rate of 2%
* 6% Commissions
* Benefit available for In-Home Care
* 1035 Exchange
* Great Place for CD $

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SIMPLIFIED ISSUE LIFE PRODUCT:

* level premiums throughout the life of the policy
* Simplified Issue up to age 75 with face amounts under $75,000

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United Brokerage Svs
800-348-3863 x3
info@unitedbrokerageservices.com
www.unitedbrokerageservices.com
Version 2.1.11

In this issue:

* Products of the Month
* Promotions of the Month
* LTC Annuity Webinar
* 2011 Medicaid Update
* 2011 New Tax Law Summary
* Compliance Reminders

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.

For Agent use only. Not for Consumer Distribution.

PROMOTIONS OF THE MONTH:

American National: 1/1/11 - 4/30/11

$500,001 - $750,000 = $500 CASH
$750,001 - $1,000,000 = $750 CASH
$1,000,001+ = $1000 CASH

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LTC ANNUITY WEBINAR FOR YOU:

Please join us to learn about Lincoln's new linked LTC Annuity...a way for your clients' to protect their assets.

United Brokerage Services has invited you to be present at an online meeting using Microsoft® Office Live Meeting service.

WHEN: Tuesday, February 8, 2011 at 1:30 Central
HOW: Call us at 1-800-348-3863 x3 for Webinar LOGIN instructions.

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2011 MEDICAID UPATE:

For a second year in a row, Medical Assistance figures remain the same, there is no adjustment to the community spouse asset limits. Only the equity limit exclusion for a homestead has changed from $500,000 to $506,000.

Life Expectancy has changed. The Social Security Administration period life table, used to evaluate the actuarial soundness of certain annuities, promissory notes, loans and mortgages changed effective December 1, 2010. You can call us for a copy of the new Life Expectancy table. Also, visit our website at www.unitedbrokerageservices.com to learn more about this strong market and view the updated State Medicaid Fact Sheets located on the secured portion of the website. People need to know what their options are in case of a LTC event.

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2011 NEW TAX LAW SUMMARY:

Signed into law on December 17, 2010, by President Obama. The following link is a recap of some of these changes. Many of these changes have several options for the next 2-years. On January 1, 2013, if Congress does not act again, the gift, estate and GST exemptions will be back to the $1 million (adjusted for inflation) and the top tax rate will be 55%. We strongly recommend your clients work with a qualified elder law/estate planning attorney to decide which option works for their individual situation. It's important to remember that these changes are effective only for the next two years.

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COMPLIANCE REMINDERS:

* If you are an insurance producer who does not have necessary securities or investment advisor licenses; please exercise extreme caution to ensure you do not inadvertently provide investment advice and/or recommend the purchase, sale, liquidation, surrender, replacement, or withdrawal of any security, including variable insurance products.

* RMD Reminders: Please do not assume that insurance companies will send your clients reminder notices to take their RMDs. The clients need to make sure that they complete the necessary paperwork in order to receive these timely distributions. For example, Great American does NOT mail out reminders. If selling an IRA prior to 70 1/2, it is always a good idea to also complete their RMD form at the same time for a

scheduled payout.