

Rachelle Nelko

From: United Brokerage Services [info@unitedbrokerageservices.com]
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To: rnelko@unitedbrokerageservices.com
Subject: February NewZ



United Brokerage Svs

800-348-3863 x3

ubsinfo@gaa.net
www.unitedbrokerageservices.com
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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.

Securities and Investment Advisory Services offered through Great American Advisors®, Inc. Member FINRA, SIPC, and SEC Registered Investment Advisor. GAA and UBSi are not affiliated. OSJ: 3340-A Annapolis Lane North, Minneapolis, MN 55447. 763-512-1680.

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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Bonus GAFRI Partner Points:

\$750,000 of Fixed Annuity Business submitted* between February 1st - April 30, 2010 = a weekend getaway for two to San Diego, Boston, or Washington DC.

* minimum of 3 cases and paid by June 25th.

Simple Issue Life leaving kids tax-free money:

Do you have a client that is:

- Age 60-85?
- In Good Health?
- Has money earmarked for their kids when they pass on?

If so, call us now!

Do you have clients that own old 2-Tier annuity policies?

If so, you need to review the beneficiary designations and call us! You need to make sure that when your owner/annuitant dies, their beneficiary will receive the full annuity value.

Index Annuity of the Month:

- * 10% bonus
- * 8% simple interest bonus to Income Rider
- * Nasdaq 100, S&P and EuroSTOXX 50 crediting options
- * 10 year surrender charge
- * 7% GA comp through age 75

Fixed Annuity of the Month:

4.50% = First Year
3.55% = Renewal Rate
3.00% = MINIMUM RATE GUARANTEE

This is a 6 year product available in 25+ states. Call today to see if you are able to sell this in your state. If not, here are your other options:

OPTION 1:

- * 1st year rate = 4%
- * 2nd year rate = 3%, HOWEVER if the interest rates are higher at that time, your client will receive a higher rate!
- * 8.5% commission (ages 0-75)
- * Issue Age = 0-85
- * 10 year annuity

OPTION 2:

- * 1st year rate = 3%
- * 2nd year rate = 3%, HOWEVER if the interest rates are higher at that time, your client will receive a higher rate!
- * 6.25% commission (ages 0-69)

- * Issue Age = 0-80
- * 10 year annuity with a 5 year out option (30 day window)

*Interest rate as of 1/4/2010; subject to change. 3% guaranteed minimum interest rate. **Commission reduction at older ages. Value Master (policy form series L7000 MVA/L7078 Non-MVA) and Master Builder (policy form series AN3009) are single premium deferred annuities issued by Liberty Life Insurance Company, available in most states. Products/features not available in all states. Withdrawals before age 59 1/2 are generally subject to a 10% tax penalty in addition to ordinary income tax. RBC Insurance® is the brand name for Liberty Life Insurance Company, a part of the global insurance operations of Royal Bank of Canada® Registered trademark of Royal Bank of Canada. Used under license.

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Localized Web-based leads*:

- *Create your own customized lead generating website
- *Choose your zip codes for your direct mailing piece
- *Those interested prospects will visit your website requesting a complimentary book.
- *Both you and your prospect will receive an email with each others contact information.

The problem with most web-based lead systems is you receive leads from all over the place. This system includes a direct mail piece, which controls the advertising and concentrates on the area you want to work in.

Call Rod if interested at 800-348-3863 x4503

Section 844 Alert:

This covers the treatment of annuity and life insurance contracts with a LTCi feature which allows: the benefits to pay income tax free, the exchange of a life/annuity contract into a LTC policy, and/or a 1035 exchange from an old annuity contract to a new one with the LTC rider. In summary if the client uses the vast majority of the money from an annuity to pay for LTC expenses, it can be a good deal, however there are always catches that we want you to know about before doing this type of transaction - so please call us before to know your options.

Compliance Notez

- * Most Companies are updating their forms for 2010...toss out the old and call us for the new!
- * Before emailing anything confidential/private (account numbers, info, etc.) to your client, please call them to verbally verify the request and document it in your client file.
- * Not approved for use by GAA reps at this time.

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