

Rachelle Nelko

From: United Brokerage Services [info@unitedbrokerageservices.com]
Sent: Tuesday, January 05, 2010 3:17 PM
To: rlnelko@gmail.com
Subject: January NewZ



Index Annuity of the Month:

- * Return of Premium and Bail-out Cap = which allows your client to withdraw money without penalty at any time and/or if the cap for an indexed strategy ever falls below its bailout cap. A good protection for both you and your clients!
- * GMSV = 2% on 100% of purchase payments
- * Income Rider = 10% RollUp

Fixed Annuity of the Month:

- 4.75% = 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 best 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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Cash Bonus paid to you for Life Insurance Sales*:

- Receive comparison quotes on the top 20 carriers
- 100% Annualization – Interest Free
- Outstanding Ease of Doing Business - we are your back office...so you can spend your time with your prospects and clients.
- Policy Review System available to you - have you updated your clients' term life insurance lately?
- * **Call for details.**

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

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Version 1.4.10

In this issue:

- * Return of Premium - Bail-out index product
- * 4.75% first year rate for 6 years
- * Cash Bonus Program
- * Medicaid and Veteran Numbers
- * Compliance NoteZ

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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No Changes to Numbers/Limits for 2010 on the Veterans Aid and Attendance Benefit or Medicaid.

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.
- * When utilizing lead systems, please make sure the lead system is complying with your state laws before using.

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