

Rachelle Nelko

**From:** United Brokerage Services [info@unitedbrokerageservices.com]  
**Sent:** Tuesday, August 16, 2011 1:09 PM  
**To:** rlnelko@gmail.com  
**Subject:** June



**PRODUCT OF THE MONTH: SPIA**

- \* Medicaid Friendly
- \* Monthly payments 24-360 months
- \* Issue Ages: 18-99
- \* Minimum Premium: \$10K
- \* Commissions from 0.25% to 9.25% (depending on number of months needed)!!

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**FIXED GUARANTEED PRODUCT:**

- 3.08% Compounded YIELD in 6 years!!
- 3.25% First Year
- 3.05% 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:**

- \* 2.6% 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

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**LTC ANNUITY PRODUCT:**

- \* Receive either the LTC or Cash Fund depending on your needs
- \* Simplified Underwriting
- \* Annual Interest Rate of 2% for Cash Fund and 3% for LTC Fund
- \* 5.75% Commissions (ages 50-75)
- \* 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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**PRODUCT CHANGES:**

- \* Great Americans' Valor 10 is now approved in MN, therefore Valor II is no longer available for sale.
- \* Allianz has launched two new riders for their FIA products. The addition of these riders will require new Statement of Understandings which are now available.

**United Brokerage Svs**

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Version 6.1.11

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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.

For Agent use only. Not for Consumer Distribution.

1. Select Index Allocations - When opportunity knocks, is your FIA ready to answer? Select Index Allocations offer clients the opportunity to get higher caps in exchange for an allocation charge.

- \* Available on MasterDex X and Endurance Plus
- \* S&P 500 index only
- \* Monthly sum and annual point to point crediting methods
- \* At launch, 50bps higher monthly sum caps and 2% higher annual point to point caps
- \* Allocate any amount of accumulation value in 1% increments
- \* 1% allocation charge applied to amount of accumulation value allocated

2. Unemployment Benefit - Additional access when clients need it most. The unemployment benefit offers an additional 10% free withdrawal if they become unemployed and are receiving unemployment benefits

- \* Available on all fixed index annuities except MasterDex 10
- \* Built-in benefit, no extra charge or fee

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**INDUSTRY NEWZ:**

\* The State of Wisconsin has adopted the **NAIC Suitability in Annuity Transactions Model Regulation effective May 1, 2011.** As a result, Financial Representatives (FRs) who wish to sell annuities to Wisconsin residents must satisfy dual training requirements as described below. FRs who do not satisfy both components of the training will not be authorized to sell annuity contracts in Wisconsin.

**Product-specific training provided by the annuity manufacturer:** The variable and/or fixed annuity training modules must be complete prior to the sale of an annuity anytime after the effective date. Requirements may vary by insurance carrier. You should contact those insurance carriers whose products you offer (or service) to Wisconsin residents immediately to determine what's needed to meet this requirement.

Wisconsin has indicated that *non-resident* producers may satisfy the 4-hour annuity CE training if a course, completed by an FR, provided by another state is substantially similar to the provisions of the Wisconsin requirement. Non-resident producers who wish to qualify for this exemption should provide evidence to the insurance carrier that they have completed the annuity CE training.

**What if I have questions?**

Representatives may contact the Wisconsin Office of the Commissioner of Insurance at (800) 236-8517, or by email: [ociagentlicensing@wisconsin.gov](mailto:ociagentlicensing@wisconsin.gov) with questions concerning these requirements.

Wisconsin *resident* and *non-resident* producers ("producers") who sell annuities must satisfy certain training requirements prior to the Regulation's effective date of May 1, 2011.

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**RBC UPDATE:**

The sale to Athene Holding Ltd. has been finalized. If you have not written any RBC business since 2009, you have already received a termination letter due to lack of production. You will need to complete a servicing agreement, in order to service your RBC clients and retrieve client information. Please call us for this form to complete. If you have written RBC business lately, you do remain active and ready to serve your RBC clients. New business applications must be received at the

home office by 6/8/11, after that date, they will no longer accept new applications. Athene does expect to develop a plan for retail operations that would be implemented through one or more of its US subsidiaries subject to approval. We will continue to provide you updated information as we receive it.

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**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, May 30th (Memorial Day)
- \* Monday, July 4th (Independence Day)
- \* Monday, September 5th (Labor Day)

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