

From: United Brokerage Services [info@unitedbrokerageservices.com]
Sent: Monday, May 02, 2011 4:55 PM
To: rlnelko@gmail.com
Subject: May NewZ 2011



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)!!

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

INDEX ANNUITY PRODUCT:

- * 8% Bonus
- * 10 year Product walkaway
- * Numerous crediting options including Monthly Sum
- * Approved in all states but: CT, NY, PA, WA

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 \$

SIMPLIFIED ISSUE LIFE PRODUCT:

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

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

United Brokerage Svs

800-348-3863 x3

info@unitedbrokerageservices.com

www.unitedbrokerageservices.com

Version 5.1.11

In this issue:

- * [Products of the Month](#)
- * [Product Changes](#)
- * [Industry NewZ](#)

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.

now available.

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

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 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.

Sent to:
rlnelko@gmail.com
If you prefer not to receive

Sent By:
United Brokerage Services
3340 Annapolis Lane N. Suite A
Minneapolis MN 55447

powered by **Swiftpage** 

future e-mails of this
type,
[Leave this List.](#)

U.S.A.

To view as a [web page.](#)

Forward to a Friend