

Guaranteed access to funds when you need it.

Not being able to predict the future is one thing; not having the proper solutions in place is another. Mutual of Omaha has announced that with their Return of Premium Option, you can split your client's policy and provide your client with guaranteed coverage and a guaranteed access to funds when they need it.

This option will provide a unique way to save for the future and give your clients peace of mind in case of a rainy day.

To learn more about this option, contact your Sales VP today!

Permanent Insurance: A cost effective, safe investment

The debate of what is the better life insurance choice between permanent and term policies has raged for decades. Recently, we have seen new directions from carriers that may change your ideas about permanent insurance.

Over the past few years permanent products have become more flexible and price friendly while term carriers have minimized their conversion privileges substantially.

Total Financial has a unique "white paper" detailing with the term sale and why permanent insurance may be the better choice for your client. To learn more about the "white paper" contact your SVP today!

Kai-Zen at half the cost!

For a limited time NIW and LSW have cut the minimum face in ½ to **750k** for agents and their spouses.

Now is the best time to own what you sell and be able to buy it for half the cost. This offer is only good until the end of the year.

Call your SVP today to get your case into Underwriting.



4 key elements to building your insurance agency prospect list

Insurance agencies and brokers often struggle to develop a list of in-profile suspects and prospects.

To develop an effective prospect or suspect list that will have a positive and immediate impact on producers, the following key criteria must be met:

1. Accurate Data
2. Email Addresses
3. On-going updates
4. Competitive pricing

To learn more about this topic, please visit our website at www.totalfinancial.com/blog.html

Kim's tips: Field Underwriting starts with the agent, not the underwriter.

As the agent, you are the first point of contact with your client. Agents can help to manage their client's expectation when they explain the process goes beyond completing the application. It is imperative that each client understands the importance of disclosing their complete medical history, financial status, foreign travel, and avocation/aviation interest, etc.

Often your clients are reluctant to disclose all their medical information, however; it is essential that an agent explain that not disclosing this upfront could result in adverse consequences during underwriting.

Here is a helpful suggestion: Including a cover letter can help get you a better offer when it explains the purpose of the coverage and any situations pertaining to your client's needs. Obtaining this information can go a long way toward securing the best offer for your client.

Diana's Corner: How the JH "Vitality Program" is revolutionizing life insurance



John Hancock is taking a whole new approach to life insurance. In addition to receiving a death benefit to protect your loved ones, you can now receive rewards for healthy living. With their policies you can save on premiums and earn valuable rewards and discounts by simply living a healthy life. The healthier your lifestyle and the more engaged in the program you are, the greater your rewards.

Whether you enjoy healthy living today or simply aspire to live a healthier life, the John Hancock Vitality program provides a personalized program just for you.

Many of the agents whom I have spoken to don't understand how this can be true. They are afraid of the time that it may take for their clients to track their healthy lifestyle. Nothing could be further from the truth. Don't think that your clients won't be interested. Everyone loves to receive rewards and discounts. If you have not heard the details about this program and would like more information, or even a personal walk through of how your client will be engaged, call me.

This product has been publically endorsed and approved by the Insurance Commissioner of CA in record time. Don't let someone else offer this before you do.