

M A R C H 2 0 1 6



The Advisor

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SBLI: Here's Your Ticket To A Great Spring!

SBLI's **Fast Cases/Fast Money** bonus program could earn agents \$500 or more in American Express gift cards – up to \$5,000 total per agent!

For every five term or whole life policies submitted through SBLI's ZipApp™ drop ticket with an annual premium of \$500 or more between March 1 and May 31 and paid for by July 22, agents will earn \$500 in Amex cards. If you submit five additional policies that meet these criteria, it will earn you another \$500!

Spring is here, and there's no better time to grow your business.

To learn more about SBLI and this great program, contact your Sales VP today!



Announcing Kai-Zen Tranche XI: Projected Funding June 24, 2016

NIW and Total Financial are proud to announce that funding for the new Kai-Zen Tranche XI is projected to begin funding on June 24th, 2016.

For those of you unaware of the Kai-Zen Executive Benefit, it is a plan that combines bank financing to match the contributions made by the employer/executive to purchase a death benefit and maximize executive benefits. The Kai-Zen plan allows employers/executives to get the same benefits for less money or more benefits for less money.

If you are interested in learning more about how the Kai-Zen plan works, and can benefit your client base, attend the seminar on March 30th at Total University!

Don't Forget! Total University 3-29/3-30

This is another reminder to make sure you attend the annual Total University at the Los Angeles Airport Marriott. It will be two days filled with marketing guidance, Q & A, and networking with fellow agents. If you have any questions about the event, give us a call today or register here: www.totalfinancial.com/tfsuniversity

Diana's Corner



Do you need help in finding the best possible scenarios for your clients?

Have you ever been with a client, and wondered if you were giving the right products to best suit your client's needs?

Every Sales VP here at Total Financial is well equipped to answer any financial questions you may have and will also be a "2nd pair of eyes" to make sure whatever financial plan you develop will best suit your client's needs. Your Sales VP's are here to serve you and put you in touch to make the best of any situation.

Make sure to mark March 29th and 30th on your calendars today and join us!

Transamerica: The Insurables Sweepstakes

Transamerica is proud to announce that they are giving away a luxury vacation to three lucky winners by March 31st. All it takes to enter is to complete all six of **The Insurables** training modules online and sell \$10,000 in premium with Transamerica during the month of March.

To learn more about the sweepstakes and Transamerica products, please contact your Sales VP today or visit www.totalfinancial.com



Advanced Markets: IUL and Estate Balance With Options

Mutual of Omaha is proud to present a specific option that can aid in estate planning for your entrepreneurial small business owner clients.

Many of your business owner clients want to pass their businesses along to family members one day. Usually, though, not all of their children want to take over the business. So, using a life insurance policy to provide for those children, under the concept of estate equalization, makes a lot of sense.

But what if your client has very young children and doesn't know yet if any of the children will want to take over the business? Or, maybe your client wants the option to make a living exit by selling the business. A life insurance policy still makes sense to protect against a premature death, but after selling the business, what happens to the policy and all the premiums the client paid over the years?

Wouldn't it be great if you could offer your clients that protection with options for a living exit? An IUL from Mutual of Omaha can provide your clients with a way to prepare for both contingencies.

The new IUL product from Mutual of Omaha can offer your clients protection and options for the future as well.

To learn more about this IUL and Estate Balance with options, please contact your Sales VP today or visit us online at www.totalfinancial.com