

The Advisor

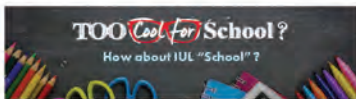


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Joe Ross of AIG: How to properly present an IUL to clients

Survey Says! Joe Ross from AIG was our **#1** rated speaker and **#1** requested follow-up topic from the Total Financial Sales University. Joe did an excellent job walking through a summary of generational selling and, more importantly, did a very detailed sales presentation on how to properly present IUL to your clients. For instant access to 4 on-demand webinars covering a variety of IUL subjects.



Check out this 4-part series of detailed on-demand webinars. View one or more to expand your knowledge on a variety of topics.

Webinar link:

<http://totalfinancial.com/total-financial-business-blog/2016/04/iul-school-complimentary-on-demand-webinars/>



Total Financial University 2016

On March 29th and 30th, we hosted the annual Total Financial University for over 100 of our agents and received rave reviews from the attendees. We are sorry if you were not able to attend this game changing event.

This year, we added several new sessions dedicated to agents learning about how to better serve their client base with more marketing platforms, proper underwriting procedures using social media, and more product knowledge.

We thank everyone who presented, and those who attended the event. We look forward to future events with all who attended and greater success in the future. We have already begun to plan next years event using your suggestions.

FINAL FIDUCIARY RULE: BENEFITS AND BURDENS OF INDEXED ANNUITIES

The final version of the recently released Department of Labor (DOL) fiduciary rules contained some changes to the rules governing fixed annuity products that may have surprised some advisors who deal in these products. Certain types of fixed annuities will now be subject to the heightened — and potentially costly — fiduciary standards that many expected to impact only variable annuity products — meaning that advisors who sell these products will now be subject to the heightened “best interests” standard, rather than the traditionally applicable suitability standard. To learn more about the rule, please visit www.totalfinancial.com/blog

Principal Launches "Key Person Insurance" Calculator Program

Many of you already write for Key Man or Buy-Sell purposes; yet sometimes struggle with determining the correct amount to apply for; Principal Financial Group has made it easier with their Key Person Calculator Program. The program can be obtained by logging on to our website www.totalfinancial.com, then clicking on the sales tools section of the site.

To learn more about the Principal Key Person Insurance Program or the BOSE platform, please contact your Sales VP today!

Vitality Program Just Got Better: Food Cost Savings

John Hancock Insurance recently announced an expansion of its game-changing John Hancock Vitality solution with the addition of the Healthy Food program. Now, John Hancock Vitality policyholders can earn rewards for the healthy food choices they make every day with real-time discounts and/or cash-back up to \$600 a year on their grocery bills. Program points that lead to savings on their annual premiums -- as much as 15 percent.

To get more details call your SVP or, if you would like to set up a webinar to walk through the Vitality process, contact your SVP today!



CORNER

DIANA'S CORNER



DIANA'S

At the University you heard me say that not all General Agents are the same, and I briefly outlined some of the ways we believe we can do a better job for you than some of our competitors. It is important to know who your customers are and what their needs are. At Total, we strive to do just that. I am always shocked at how many times I go back to a carrier to have them reconsider their offers. Most of you do not even know this is happening behind the scenes. It doesn't just happen when you call and tell us you need a better offer. It happens daily when we feel an offer is not where it should be, and that only comes from experience. In my case, it comes from underwriting for over 30 years. I have had over 50 reconsiderations alone for better offers since the beginning of this year. This does not include what the other 4 case managers do on a daily basis. At Total we challenge the carriers on a regular basis. We don't just get these improved offers because we yell and scream or because we threaten. We get them with our knowledge and by providing additional medical facts on the case. Does every General agent do this? The answer is no. It doesn't matter if your case is \$100 or \$100,000 of premium, we are still going to work at getting you the best offer. Here are a couple of examples:

- Male who had Celiac Disease went from Standard to Preferred
- Male went from Table 3 - Table 2 who had an abnormal Creat, Bun, and HBA1C
- Female went from Standard to Preferred Plus due to family history of Cancer
- Male who was Postpone went to Preferred who has a history of Elev. Creat and large build
- Female went from Standard to Preferred for Super Ventricular Tachycardia and palpitations
- Male who was Decline to 250% who had Aortic Aneurysm, Bicuspid Valve, Diabetes, Left Ventricular Hypertrophy