

Get Your Policies Placed Quickly With The Principal Accelerated Program!

How would you feel if you could place your client's policy in a matter of days rather than months?

Principal Life is proud to offer a revolutionary way in processing applications through their Accelerated Issue Program in as little as 48 hours.

The Accelerated program is for a maximum amount of \$1Mil for either permanent or term policies. For more info, contact us today!

Savings Bank Life Insurance "Smoking Hot Rates" Program Best For Your Nicotine Clients

The ability to place clients with a Nicotine class can be a very difficult situation. Look no further than the quality term products from SBLI that rank in the Top 3 in rate comparison for face amounts of \$500,000 and \$1mm.

Check out www.totalfinancial.com for more information.

AG Power Select Plus Annuity: Double Your Client's Income Base After 10 Years

Secure an Income Base that is guaranteed to DOUBLE after 10 years when your clients wait to take withdrawals. When your clients are ready for income, they can count on up to 6.50% withdrawals for life. To learn more, contact Seth Moses for [the exciting details](#).

Kim's Underwriting Tip Of The Month:

When printing applications, illustrations and forms, please make sure not to cut off the form number(s) as this will make the forms invalid, and you will be required to obtain new ones. Here's a trick: print the forms upside down.

Legal and General America want to remind all agents to [Opt-in](#) to get more for your clients!

Diana's Corner: You're The Exception!

At Total Financial, we strive to get every case the best possible offer. Every case is unique, and we will not hesitate to use our expertise to negotiate with our carriers to improve their offers on our agents behalf.



Here are some examples of reconsiderations from last month:

- M/69, with a history of CAD and Diabetes, initial decline; able to get approved and placed with a Table 8.
- M/47, approved at a Table A due to stress test findings; able to get reconsidered, placed at a Standard rating.
- F/58, offered Standard due to Bariatric Surgery and treated anxiety, able to get reconsidered to Preferred
- F/61, approved at Preferred due to ProBNP results, able to get reconsidered and placed at Preferred Best.

All of these reconsiderations were from a combination of 6 carriers. No case is too small, and that is applied to all!

MetLife Disability Insurance Protects One Of Your Most Valuable Assets: Your Income

Did you know that 1 in every 4 individuals who are 20 years old at this time will become disabled at least once before they retire?

MetLife understands that clients need protection in the case of disability, and has several products that can help protect one of their most valuable assets, their income.

To learn more about MetLife and their disability products, visit www.totalfinancial.com or speak with your Sales VP!

New Same-Sex Marriage Presents An Opportunity For All Financial Planners

In the wake of the recent Supreme Court rulings, all 50 states have recognized Same-Sex marriage as legal doctrine. This ruling presents an opportunity for financial planners that has never before been realized.

For many years there were different steps planners needed to take based on where a same-sex couple was married, where they lived, and many other factors. Now, the only planning question that is needed to determine estate tax exemption and availability of spousal benefits is, "Are you married?"

For help in how to plan for families in this new situation, please contact your Sales VP!

Check us out on the web: www.totalfinancial.com