Throughout the years, McDonald’s has grossed millions of dollars by simply asking, “Would you like fries with that?” You could think of “fries” as the typical rider in our insurance world. However, unlike our industry’s client-centric solutions, McDonald’s fries don’t do much to protect our clients or provide peace of mind. Nevertheless, the McDonald’s model serves as a great example of one of two sales techniques we all need to employ more often, Value-Added Selling.

In today’s low-priced, spreadsheet-driven environment, the life insurance agent has lost some of his/her importance, especially with Generations X and Y. Instead of spending an hour face-to-face with an agent, a potential client can access quotes from more than 30 different companies in a matter of seconds by picking up the phone or going online. It’s been mentioned that online providers write $5-8 million dollars a year in the state of Georgia alone. Because the demand for instant access to information is so large, some companies have begun to market directly to the consumer.

There is, however, a way to survive this growing trend. It’s something the employees at the online outfits aren’t talking about. It’s called Need-Based and Value-Added Selling. At The Agents’ Marketing Group, we believe that taking care of our agents and their clients is priority number one. Needs-based and value-added selling accomplish both by providing you with the tools you need to differentiate yourself and serve your clients.

This may appear to be a simplistic approach, but needs-based selling allows you to uncover multiple needs and attaching value-added riders can set you apart from your competition. I’m talking about everything from Wavier of Premium to Long-Term Care. As trusted insurance agents, we need to do a better job of protecting our clients during life and death.

Let’s talk facts.

The Social Security Administration estimates that 1 in 3 Americans entering the workforce today will become disabled before they retire. While clients think the odds are small, a sudden interruption of income could have serious financial consequences. Insurance statistics show that only 9% of long-term disabilities actually resulted from serious accidents. The top causes of disability are often triggered by more common, chronic conditions, including those caused by muscle and bone disorders like back problems, joint pain and muscle pain.

The disability rate is increasing more rapidly for women than men. The percentage of covered female workers receiving SSDI payments in 2011 (5.6%) was 58% higher than 10 years earlier (3.6% in 2001), while the percentage of covered male workers receiving SSDI grew by 44% during the same period. Since more than 70 percent of American households rely on two incomes, it’s important that both men and women protect their income with disability insurance and with wavier of premium.

Furthermore, the baby boomer generation is retiring at a rate of 10,000 per day. For healthy men and women who are now age 65, life expectancy is 87 and 89, respectively. Life expectancy is higher than ever, and...
recent studies show that clients fear outliving their money more than they fear death. Longevity is a “risk multiplier,” meaning that longevity multiplies the likelihood and impact of other types of financial risks. Unfortunately, 70% of people age 65 and older will need some form of chronic care. About 75% of single people and 50% of couples spend their entire savings within one year of entering a nursing home. With the expansion of the elder population, long-term care needs continue to skyrocket and proper planning is a must for financial peace of mind.

What can you do?

For those of us that can’t self-insure, there are numerous solutions available today for insuring against disability, chronic illness, terminal illness, and long-term care. These solutions are not limited to permanent products either. Consider any of the following policies or features that could provide added benefit and protection when your clients need it most.

- Disability Insurance
- Wavier of Premium
- Long Term Care Insurance
- Linked-Benefit Products
- Life Insurance with Long Term Care Riders
- Life Insurance with Accelerated Benefit Riders

Clients are looking for new solutions that meet their needs, concerns, and budget. How many of your current clients need a review? How many of your clients need a waiver of premium or living benefits rider? The Agents’ Marketing Group can assist your clients looking for flexible alternatives that provide protection during life or death.

Give us a call and let us help you with your next sale.

Sam E. Massey, Jr.

Sources:
1. The 2008 Valuation Basic Table, Select and Ultimate Nonsmoker, which is based on U.S. insurance company individually underwritten mortality experience.
2. CBS, Los Angeles- “Expert Advice for Baby Boomers on Planning Health in retirement” April 14, 2012
4. Long-Term Care Over an Uncertain Future: What Can Retirees Expect?” Peter Kemper, Winter 2005
5. LIMRA, Life Happens, Council for Disability Awareness (CDA), and Social Security Disability Insurance (SSDI)
New Business & Underwriting Information

When submitting cases to New Business or Underwriting, keep these tips in mind. Following these guidelines will help us get your case issued in a timely manner.

1. Make sure your application is fully completed and includes all required carrier forms.
2. Include a copy of your quote/illustration with all applications (Term, Permanent and LTC).
3. Medical records are the #1 requirement that slows down underwriting. It is very helpful to provide the name of your client’s primary care doctor as well as any specialists they see for major health conditions, such as a cardiologist, oncologist, etc. If possible, include the address, phone number, and full name of the doctor/facility. If records are ordered, it helps to have the client contact their doctor to help speed up the request.
4. Order the paramed exam and have the client complete it as soon as possible. This will reduce the amount of time that the application sits in queue for the first underwriting review. AMG will order any medical records that are required. If no medical records are required, the case could be approved, issued, and placed in force in a shorter time frame by being prompt about completing the paramed exam.
5. When obtaining signatures on applications, the word “applicant” refers to the POLICYOWNER, not the insured. For example, on replacement forms, we need the signature of the OWNER, not the proposed insured.
6. When collecting money with a new application, make sure the conditional receipt is dated the same day as the client’s check. Otherwise, you will void the Temporary Insurance Agreement.
7. When submitting a medical exam done for a different company, you must answer all medical questions on the non-medical form for the new company. The medical questions are part of the contract, and a copy of one company’s exam cannot be put in another company’s policy.
8. Carrier-specific tips:
   • **Protective Life**: Send all non-telelife Protective Life applications to your case manager for processing. PLICO will no longer order APS’s unless you reach a certain production level.
   • **Prudential**: Check “LIVING NEEDS BENEFIT RIDER” located under plan of insurance.

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**INTRODUCING THE VIRTUAL SALES ASSISTANT**

**Virtual Sales Assistant** has a wealth of helpful material, including client presentations on a variety of advanced concepts, specimen documents, fact finders and medical impairment information. We hope you find this added resource to be valuable and helpful.

You can find the link on the Agents’ Marketing Group Website by logging in and clicking on “Products.” The link to “The Virtual Sales Assistant” is at the top of the page.
Are your clients prepared for long-term care expenses?

The statistics are not in our favor. Many of your clients will need long-term care (LTC) during their lifetimes, yet they are not preparing for that need. Call it poor planning, lack of financial resources, or just plain denial. The end result is still the same: more financial protection and preparation are needed. That is where you can help! The good news is that the State Life Care Solutions products can help your clients be prepared for what the future holds.

Prepare to live a long life

- In 20 years, there will be twice as many people over age 65. The average worker is going to end up taking time off work, working part-time or becoming a full-time caregiver for family members.¹
- Our population is aging. In 2011, 80 million Baby Boomers have started to turn 65 years old, and we also have the largest shortage of paid caregivers in our nation’s history.²
- 70,000 of the people alive now are over 100 years old. That number is expected to grow eight times by 2050.³

Why it’s important to prepare

- 70 percent of Americans turning age 65 will need some form of LTC in their lifetime.⁴
- The number of people with Alzheimer’s is expected to grow by 50 percent in the next 20 years.⁵
- Two-thirds of the caregivers are women. And women make up 47 percent of the U.S. workforce.⁶
- Skilled nursing care is expensive — at home or a facility. An average cost of 10 hours of this type of care at a nursing facility is $81,000 per year.⁷
- 67 percent of claims from 2007–2009 were for home care; 20 percent assisted living; only 13 percent were for nursing home care.⁸

Your clients need you.

Only 3 percent of Americans over age 18 have long-term care insurance.⁹

To learn more about long-term care asset-based options, contact your local State Life insurance representative. To find out who services your area, please contact 1-800-275-5101.

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<th>NOT A DEPOSIT</th>
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<th>NOT GUARANTEED BY THE INSTITUTION</th>
<th>NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY</th>
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P.O. Box 406 | Indianapolis, IN 46206 | 1-800-275-5101 | www.oneamerica.com
The AMG Recipe Corner
From the Kitchen of Shira Allen

Sweet Potato Pie
Recipe from “Good Deal with Dave Lieberman” on Food Network

Ingredients:
2 sweet potatoes, about 10 ounces each
1 ¾ cups fine graham cracker crumbs (about 15 whole crackers, finely ground)
¼ cup dark brown sugar
8 tablespoons unsalted butter (1 stick), melted
2 large eggs
½ cup plus 1 tablespoon dark brown sugar
½ cup heavy cream
3 tablespoons all-purpose flour
1 teaspoon ground cinnamon
½ teaspoon ground nutmeg
½ teaspoon vanilla extract

Directions:
1. Preheat the oven to 350 degrees.
2. Wrap the sweet potatoes tightly in 2 layers of aluminum foil and roast them in the oven until very soft, about 1 hour and 15 to 20 minutes. Remove from the oven and allow to cool.
3. In a bowl, stir the graham cracker crumbs and brown sugar until well combined. Add the butter and mix until the crumbs are evenly moistened. Press firmly and evenly on the bottom and sides of a 9-inch pie plate to create a crust, being sure there are no cracks. Bake in the oven for 10 minutes or until golden. Remove from the oven.
4. Meanwhile, make the filling: Unwrap the potatoes and peel them. Put the flesh into a bowl and mash well with a fork. Add the eggs, ½ cup brown sugar, cream, flour, cinnamon, nutmeg, and vanilla and whip until very smooth with a whisk. Pour the filling into the partially baked crust. Sprinkle about 1 tablespoon brown sugar over top and bake in the center of the oven until set, about 40 minutes.
5. Allow the pie to cool completely before cutting. Serve at room temperature.
Happy Birthday to Our Agents

January Birthdays

James Joiner
Gerald Freedman
William Parker
Frederick Burak
Dudley Dixon
Tommy Norris
William Sandefur
Deborah Lomas
Thomas Plemmons
John St Clair
Brian Glenn
Joel Greenberg
Karon Graves
John Rowell
Michael Cain
Raymond Ewing
Alonzo Jones
Michael Cleghorn
David Gleeson
Devin Carroll
Joseph Heilman
Sam Sports
## AMG Production Rankings

**November 2014**

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<td>Emily J.</td>
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<td>Mark O.</td>
<td>Robert M.</td>
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## AMG Leaders Conference Rankings

**Qualification Period: January 2014 – June 2015**

### Top Overall Producers: January 2014 – November 2014

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