

FIRST THINGS

Risk Management Solutions



Rise Above & Beyond with Holistic Support

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Navigate Tax
Uncertainties with
a Dependable
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The Value of Our
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 *First Protective*

VOLUME 9 | SPRING 2021

Todd gets paid up to 40 days faster with Protective® Velocity.

Now he's considering that hip-hop class.

Protective Velocity's digital suite of tools streamlines and improves every aspect of the underwriting process. It cuts NIGO error rates to 5%. Offloads interview scheduling hassles. And, most importantly, saves up to 40 days placing life insurance with Protective. All of which means faster payments and more time to do what you want.

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Rising Above and Beyond, Together

THERE HAVE BEEN MANY PROMISING DEVELOPMENTS SINCE THE LAST ISSUE OF FIRST THINGS. AMID THE DRASTIC SHIFTS THE COVID-19 PANDEMIC CAUSED, WE CAN FIND REASONS TO BE ENCOURAGED AND REMINDERS OF WHAT'S MOST IMPORTANT.

At the beginning of the pandemic, our teams grasped virtual tools and digital capabilities that have become the groundwork we've built upon. I continue to be impressed by the agility and ability to connect that this new environment affords, demonstrated by successes like virtual versions of Advanced Planning University and our recent Best Practices conference. We now have far more outlets to communicate with one another than face-to-face alone.

Technology will be a valuable factor in First Protective's approach even after this pandemic is behind us. Fast-moving product, regulatory and tax changes are anticipated to have a significant impact on our industry in the months ahead. The digital tools we have implemented will be paramount to helping us communicate with you along the way.

Even in the fog of change and uncertainty, you can continue to rely on the differentiated support offered by our team of Regional Directors, case designers and many others to seize opportunities on the horizon. And we are backed by Protective Life and its parent company, Dai-ichi Life, one of the largest insurers in the world. We harvest the strength of this larger enterprise to mobilize resources with scale to better serve you and our clients.

If the clouds of this pandemic have any silver lining, it's the many ways we have been reminded of what matters most. As our clients recognize the importance of protecting their loved ones more than ever, we are equally committed to providing financial guidance and protection to those we serve. More than anything else, it is our servant's heart that will help us rise beyond the challenges of the past year.

As we are all determining what the next normal looks like, please know First Protective's deep appreciation and gratitude for you and your business is unwavering. It is an honor to work with you as we rise above and beyond, together.



Eric P. Miller, FLMI
President

Eric has more than three decades of experience in the financial services industry with extensive life insurance and annuity expertise. His sales, marketing and distribution responsibilities have spanned independent producer, brokerage, broker-dealer and financial institution channels. Prior to joining First Protective, Eric most recently served as the chief distribution officer for the U.S. life and annuity business of Foresters Financial.

He has a long history with Protective Life, having served as vice president and national marketing director in the life and annuity division from 2001 to 2011. Eric has held other key leadership roles with Liberty Mutual, Irish Life of North America, Zurich Kemper Life, GE Capital Assurance and Confederation Life. Eric is also a decorated veteran of the United States Air Force, where he served as a Russian linguist and intelligence analyst in the U.S. and overseas.

A magna cum laude graduate of Georgia State University, Eric also has executive education experience at both Harvard Business School and the Wharton School of the University of Pennsylvania. He is active in many industry and community organizations and resides in Birmingham, Alabama, with his wife, Shari.



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About Us

FIRST PROTECTIVE WAS FOUNDED IN 1983 TO SERVE THE NEEDS OF INDEPENDENT PRODUCERS AND HAS SINCE GROWN INTO A MULTI-FACETED FINANCIAL SERVICES FIRM THAT PROVIDES PERSONALIZED SUPPORT FOR EVERY RISK MANAGEMENT NEED. TEAMING UP WITH US MEANS ACCESSING STRATEGIES AND EXPERTISE TO IDENTIFY MORE REVENUE STREAMS, DIVERSIFY YOUR CORE BUSINESS AND STRENGTHEN YOUR STAYING POWER.

TOGETHER, WE HELP MAKE YOUR BUSINESS MORE VALUABLE – AT EVERY STAGE.

EXPERTISE TO HANDLE YOUR CHALLENGES

With one-on-one support in the field from your Regional Director, combined with the product expertise of the home office, you can address comprehensive client needs more easily and build your business.

Our dedicated teams are ready to help build your business through:

- *Complex underwriting support*
- *Tax planning strategies*
- *Point-of-sale coaching*
- *Dedicated case management*
- *Advanced case design*

RESOURCES AND TOOLS DESIGNED TO ACCELERATE YOUR BUSINESS

Just because a firm has expertise in risk management doesn't mean it has the infrastructure to support your business. To effectively drive revenue, you need annual events that add value, integrated platforms that streamline workflows and consumer materials that educate without over complicating. Our tools can improve your business and help you better serve your clients.



Value-Added Events

To complement ongoing field support, several events are hosted in-person and virtually throughout the year to share the latest sales strategies, advanced planning concepts and more. Connect with industry experts and apply actionable insights to drive revenue.



Online Integrations

Keep your business moving through our web portal. Access a variety of business processing tools like term life quotes, drop ticket order entry and case status, plus educational resources and simplified illustrations that demonstrate the benefits of risk management solutions.



Consumer Education

Demonstrating the benefits of risk management solutions can be cumbersome and overwhelming for clients. Simplify complicated concepts by using our consumer-friendly materials and co-branded pieces to build client confidence in your recommended strategies.

BACKED BY PROTECTIVE LIFE AND DAI-ICHI, ONE OF THE LARGEST GLOBAL INSURERS

Our strong backing allows us to deploy resources and tools with economies of scale to better serve our producers and their clients. Our parent company, Protective Life Corporation, is wholly owned by top global life insurance provider, Dai-ichi Life Holdings, Inc. ■

Guidance in the Field to Improve Your Business

To better serve your clients, you need a risk management ally that can effectively serve you. Our team of Regional Directors can identify strategies to increase opportunities for your business and manage more potential risk for your clients.

Because we understand that personalized attention can help you address more of your clients' needs, we guide you through every step of the process to develop tailored client solutions.

Whether you're submitting a case for the first time or you've been working with us for years, we deliver guidance and expertise to help you:

- Pursue new opportunities
- Diversify your core business
- Serve more of your clients' retirement planning needs

For optimum support in the field, we cover several states. Together, we can give your clients more confidence in their financial future.



Rise Above & Beyond with Holistic Support from First Protective



Rachel Smith, CLU, Director of Internal Sales, First Protective
Greg Roventini, National Sales Manager, First Protective

IMAGINE YOU ARE ON A FLIGHT TRAVELING THROUGH GRAY, OVERCAST SKIES. YOU CAN HARDLY SEE THE PLANE'S WING THROUGH YOUR WINDOW, MUCH LESS HOW HIGH YOU'VE RISEN OFF THE GROUND. DIDN'T 2020 FEEL THE SAME WAY? WE WERE ALL FACED WITH UNFORESEEABLE CIRCUMSTANCES, SOMETIMES FEELING STUCK AND STAGNANT BELOW THE CLOUDS, UNSURE IF WE'RE MAKING PROGRESS OR WHAT TO DO NEXT.

As we were all navigating the unpredictable environment created by the pandemic, our teams doubled-down on what we do best: deliver a combination of our sales resources, the expertise of our support teams, digital business tools and value-added events to help you rise above and beyond the clouds of the past year.



NEW RESOURCES FOR EVERY SALES CONCEPT

Our sales approach is designed to help you identify client challenges and profiles first, then guide you through concepts and solutions. Since the last issue of First Things, we've expanded our sales system with materials to help you and your clients along the way.

First, we've launched playbooks for five concepts: life insurance, annuities, long-term care, policy reviews and life insurance in retirement planning (LIRP). Each playbook guides you to beginning the conversation with a client, through every step of the concept, and provides tools to help you complete the sale. The playbooks are designed for every level of experience, whether you are more familiar with some strategies than others.

Understanding each concept is only the first step in your consultations. That's why each playbook is also matched with a "Let's Talk..." brochure for your clients. These consumer brochures help make these financial concepts



more understandable for clients as you work with them to develop solutions.

Together, the concept playbooks and consumer brochures are one part of our consultative sales approach to help you break through the clouds of uncertainty. When the time comes to put solutions into action, our skilled teams of sales consultants and home office experts are ready to help you chart a new flight path.

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TAP INTO EXPERTISE AND GUIDANCE

Everyone at First Protective is dedicated to your success as you develop your risk management practice. Our Regional Directors are your allies in pursuing new opportunities for your business and serving more of your clients' planning needs. They are expert consultants for solutions to meet a diverse set of clients and issues, from simple income replacement, to using life insurance in retirement planning and complex wealth transfer sales. They offer personalized attention and dive deep to identify opportunities for efficiency in your practice.

We are proud to have tenured Regional Directors on our team, some who have been with us for more than 30 years, who are credentialed and serve as leaders for industry organizations and councils. Especially over the past year, our Regional Directors have developed valuable content in-house to help producers navigate uncertainties and contributed their thought leadership to the industry.

Our Advanced Planning team includes two credentialed specialists, each with more than 20 years of personal production and multi-carrier experience. They are experts in business insurance, financial planning and wealth transfer, and work together with carriers and our Regional Directors to develop and design high-end cases. We also have an attorney on retainer to answer specific questions and work in conjunction with carriers to ensure cases are set up correctly. Our goal is to recommend solutions that are right for the client, from concept to case design.

For each of our teams, relationships and a mutual consultative process are the hallmarks of our business. We work with major carriers in the market but offer a boutique-style experience that can make the difference between your business being stuck on autopilot or rising to the next level. It's easy to get someone at First Protective on the phone, and we strive to respond to every request within hours, not days.



SPEED BUSINESS WITH DIGITAL TOOLS

Along with our support teams, there are promising new digital tools we are harnessing to help make your business more efficient.

Vive is a drop ticket platform for term life insurance applications. With this digital platform, you can quote and compare term carriers in minutes and receive accelerated underwriting decisions within a few days. Vive makes application completion and distribution to clients fast and simple, which means policies get placed quicker. We expect Vive to become even faster and support more carriers in 2021.

Firelight is an annuity drop ticket platform we recently launched that allows producers to reach carriers faster and reduces the number of not-in-good-order applications that

slow down the process. The goal of any digital platform is to help you save time or make more money, and Vive and Firelight can do both.

Stonewood is a software we use to create simplified indexed universal life (IUL) illustrations that can help build clients' confidence in your recommendations. LIRP is anticipated to be a popular strategy in 2021, and Stonewood's plain-language IUL illustration proposals can make the LIRP story easier to share with clients.

On the horizon, First Protective will pilot programs to help producers maximize opportunities with their in-force block of business. These new platforms will show you how your existing policies are performing and will proactively send reports, such as which term policies are up for conversion. Stay tuned for more details to come in the months ahead.

Everyone at First Protective is dedicated to your success as you develop your risk management practice. Our Regional Directors are your allies in pursuing new opportunities for your business and serving more of your clients' planning needs.



CONNECT AND LEARN AT ENGAGING EVENTS

Events and conferences are an important way for us to connect with producers, but these experiences have certainly looked different over the past year. Our teams quickly ramped up virtual meeting capabilities as soon as in-person gatherings were no longer an option.

While we will always prefer to meet in-person with our producers, virtual versions of Advanced Planning University, the Best Practices conference, roadshows and other meetings have shown success. Every event has helped us become more effective at delivering virtual experiences. Plus, our ability to leverage highly regarded thought leaders more readily means virtual meetings will likely continue even as in-person events return.



LET'S RISE ABOVE & BEYOND, TOGETHER

Even as the pandemic hampered our ability to gather in person, our commitment to personal relationships and consultative selling is stronger than ever.

We will continue to evolve and harness holistic tools to help you break through the fog and grow your risk management practice.

Your First Protective team is here to help you take your business above and beyond the clouds of 2020 and into a brighter, clearer future. ■





Helping secure what matters most

You've worked hard for the life you've built. That's why we work hard to help you protect it. For 115 years, our insurance and protection products have been helping Americans plan for a more secure financial future.

Learn more at
www.LFG.com

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Carve Out a New Market with Protective® Executive UL Sample Cases



Amanda Fleskoski
Regional Vice President, Protective Life

ENTERING A NEW MARKET LIKE GROUP TERM CARVE-OUT INSURANCE SALES CAN BE DAUNTING, AND YOU MAY FEEL UNCERTAIN WHEN IDENTIFYING CLIENT OPPORTUNITIES. BY CONSIDERING A CASE DESIGN EXAMPLES, YOU CAN FEEL MORE CONFIDENT KNOWING WHERE PROTECTIVE EXECUTIVE UL CAN BE THE RIGHT FIT FOR EMPLOYERS' OBJECTIVES.

Protective Executive UL is a universal life insurance solution designed for executive benefits and corporate needs cases. The examples below demonstrates how you can leverage the solution's familiar design to provide a group term carve-out solution that benefits both the organization and its key employees.

CARVE OUT A BETTER COVERAGE MODEL



POLICY OWNER:
Employee
Employer pays 100% of the premium

BENEFICIARY:
Personal to the employee



ENGLETON ENGINEERING

Engleton Engineering offers group term life for all its employees but wants to provide a more comprehensive life insurance benefit to its high-earning leaders.

Using Protective Executive UL, the organization carves out a plan for 52 employees that earn \$100,000 or more, with a benefit of two-times their salary up to \$1,000,000. Unlike group term life, Executive UL coverage is portable without changes to death benefit or pricing, and there are no automatic reductions at ages 65, 70 or 75.

By carving out highly compensated employees, the group insurance cost for staff employees will generally decrease.

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REPLACE A COMPETITOR PLAN



POLICY OWNER:

Employee

Employer pays 100% of the premium

BENEFICIARY:

Personal to the employee



LAKE VALLEY GENERAL HOSPITAL

Lake Valley General Hospital has a group variable universal life program that is confusing and causes administrative headaches. The plan's portability restrictions also cause liability concerns.

The hospital replaces the plan for 134 executives and physicians with Protective Executive UL for a lower cost and better provisions. The result is premiums that are 15% lower per year and the benefit of a five-year premium rate schedule guarantee. Plus, Protective Executive UL is portable without changes, resolving the liability issue.

Hopefully you can feel more confident pursuing opportunities in the business market with these strategies for Protective Executive UL in mind.

Contact your Protective Life representative for additional resources and support. ■

Protective is a registered trademark and Executive UL is a trademark of Protective Life Insurance Company.

Protective Executive UL (ICC20-EUL1/EUL-1 10-20) is a current-assumption universal life insurance policy issued by Protective Life Insurance Company in all states except New York where it is issued by Protective Life and Annuity Insurance Company under form number (EUL-1-NY 10-20). Protective Life Insurance Company is located Nashville, TN and Protective Life and Annuity Insurance Company is located in Birmingham, AL. Policy form numbers, product features and availability may vary by state. Consult policies for benefits, riders, limitations and exclusions. Subject to underwriting. Up to a two-year contestable and suicide period. Benefits adjusted for misstatements of age or sex. In Montana, unisex rates apply.

All payments and guarantees are subject to the claims-paying ability of the issuing company.

The tax treatment of life insurance is subject to change. Neither Protective Life nor its representatives offer legal or tax advice. Employees should consult with their legal or tax advisor regarding their individual situation before making any tax-related decision.

Protective and Protective Life refers to Protective Life Insurance Company (PLICO) and its affiliates, including Protective Life and Annuity Insurance Company (PLAIC).

The OneAmerica® Difference: Lifetime Protection

A combination of protection and service you won't find anywhere else



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Asset Location is as Important as Asset Allocation



David Duckworth, CFP, CLU, ChFC
Sales Vice President, Lincoln Financial Distributors

TRADITIONAL VARIABLE UNIVERSAL LIFE (VUL) PRODUCTS INVOLVE RISK WHEN SUBACCOUNTS ARE INVESTED IN MARKET-DRIVEN OPTIONS.

Your clients likely know that life insurance provides valuable death benefit protection. However, have you helped them understand the ways cash value life insurance can be advantageous in addressing financial planning challenges such as taxes and market volatility?

Many individuals don't consider or plan for tax risk until it is too late. In fact, a recent Lincoln Financial study — Lincoln Financial's Financial Planning Survey, which was conducted by Hanover Research and published in January 2020 — showed that less than a third of adults are actively preparing for the impact of taxes on their investments and retirement accounts. Focused on accumulation, they may not consider future tax rates when they plan to draw down and use the assets they've saved.

As you help your clients plan for retirement, taxes, and volatility, accumulation-focused variable universal life (VUL) policies are emerging as solutions in the market that should be strongly considered to help address these needs.

1. ASSET LOCATION IS AS IMPORTANT AS ASSET ALLOCATION

While asset allocation is a vital part of retirement planning, the tax treatment of the types of assets used in planning is equally important. Cash value life insurance can help provide important tax benefits, especially for individuals faced with the dilemma of staying invested in the market during a time of elevated volatility.

Today, accumulation VUL products are being offered with indexed accounts that offer policyowners more ways to grow their retirement savings with a level of protection during market downturns. These indexed accounts provide even greater investment flexibility, control and downside protection.

Clients can align their investment strategy to their financial objectives and risk tolerance levels — from accumulation through distribution — in a tax-advantaged way that complements traditional retirement vehicles.

2. EFFICIENT ACCESS TO CAPITAL FOR THE 'OPPORTUNITY PURCHASE'

Have your clients planned for circumstances in retirement that require a large amount of cash, such as paying for a wedding, purchasing a second home or taking that once-in-a-lifetime vacation they've always dreamt of?

Taking a large distribution from traditional retirement savings for such an opportunity purchase may significantly impact a client's retirement plan. Not only could the withdrawal of those funds impact the overall plan to draw down assets, but this large infusion of reportable income could cause "bracket creep," subjecting the individual to higher tax rates and increased costs of government programs like Social Security and Medicare.

Opportunity purchases like those mentioned above are where the tax advantages of an accumulation VUL product can help, by providing nonreportable tax-free access to investment assets. The product offers two tax advantaged ways to access assets, either by loan or withdrawal. A loan, payable back to the policy if a policyholder chooses, lowers the overall death benefit of the policy proportionally. However, the assets are available to policyholders in the present to use as they desire and policy loans are not considered reportable income.

Accumulation VUL products also differ from other financial products in that withdrawals are taken first from the cost basis. This allows a policyholder to withdraw assets from the basis paid without removing any of the

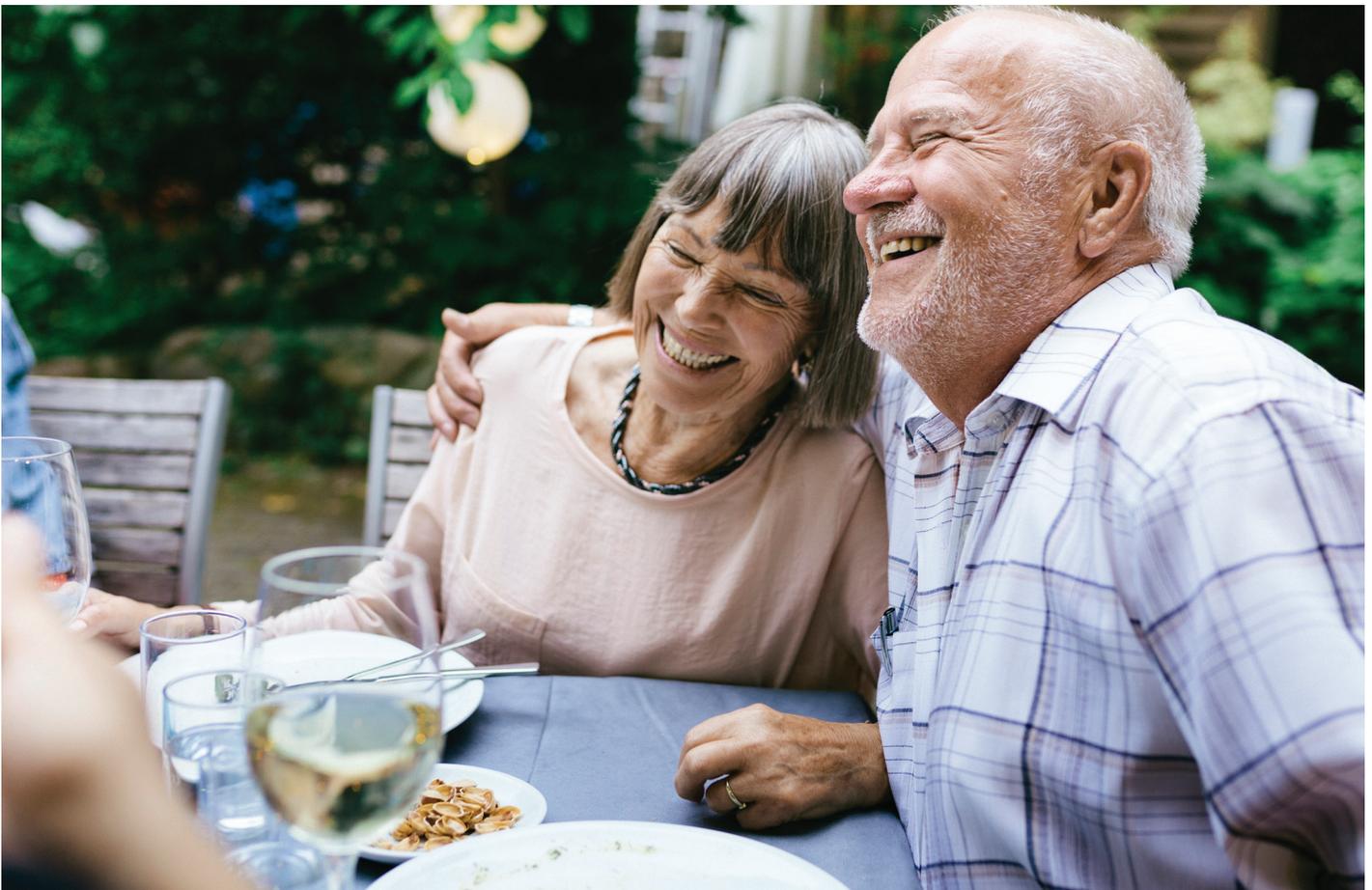
earnings. It is considered a return of basis, not reportable income. In either case, whether loan or withdrawal, the individual has tax advantaged access to the accumulation VUL assets. The income received from the policy can be used for opportunity purchases without impacting tax brackets or the cost of government programs. Meanwhile, the policy's death benefit ensures a policyholder's spouse or family is taken care of in the event of premature death.

3. WHO IS IT FOR?

Accumulation VUL policies can be used to help clients supplement their retirement income in a tax-advantaged way that complements traditional qualified retirement

vehicles. If your clients are heavily weighted in taxable or tax-deferred assets, consider showing them how more tax-advantaged assets, like accumulation VUL, can improve their tax treatment while still offering investment flexibility and a death benefit.

Traditional VUL products involve risk when subaccounts are invested in market-driven options. As a life insurance policy is a long-term buy and hold asset, individuals who wouldn't expect to take distributions for at least 10 to 15 years would have the most opportunity to benefit from these unique strategies to diversify their tax risk in retirement. ■



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Helping Clients Own Their Own Outcomes



Matthew Wunderlich
Regional Director, Lincoln Financial Distributors

IF THE PAST YEAR HAS REMINDED US OF ANYTHING, IT'S THAT OUR INDUSTRY IS ADAPTABLE AND REMAINS ESSENTIAL IN HELPING AMERICANS SECURE THEIR FINANCIAL FUTURES – IN ANY ENVIRONMENT. DESPITE THE UNCERTAINTY, OUR INDUSTRY FACED NEW CHALLENGES AND HELPED CLIENTS IN WAYS WE NEVER THOUGHT POSSIBLE. ZOOM AND WEBEX REPLACED IN-PERSON MEETINGS. INNOVATIONS IN ELECTRONIC APPLICATION AND CONTRACT DELIVERY MEANT BUSINESS COULD CONTINUE, EVEN FROM THE SAFETY OF OUR HOMES. AND MANUFACTURERS CONTINUED TO OFFER SOLUTIONS THAT OFFERED CLIENTS PROTECTION IN A TURBULENT TIME.

The events of 2020 had an impact on nearly every aspect of our lives, but perhaps none more so than those of today's clients, as they consider their long-term financial plans.

A ROADMAP FOR 2021

Research from Lincoln Financial Group shows that personal finance concerns have intensified over the past year and nearly half of Americans say they are preparing for the 2020 election's impact on their investments and retirement accounts.¹ Today's financial professionals are in a unique position amid the ongoing COVID-19 pandemic to help clients feel in control and own their outcomes this year. Here's how.

1

Empower clients to take action

Research shows that more than half of retirement age Americans experienced a negative impact to their investments and savings as a result of the pandemic, and many are rethinking their retirement plans altogether in light of 2020.² At times like this, it can be empowering to help them shift focus onto matters within their control – and take action. Bringing options for protection to your clients' financial and retirement plans can help them feel more confident and capable to accept challenges that come their way.

2

Keep the conversation light

Words matter, and clients take notice. In fact, small changes to the vernacular of the past year can make a big difference. According to Dictionary.com,³ five words or phrases emerged from 2020 as those Americans never want to hear again. They are: “new normal,” “social distancing,” “unprecedented,” “uncertain” and “trying times.” While you may not be able to strike these words altogether, you can flip the script by leading more optimistic and forward-looking conversations with clients. Above all, acknowledge and address client concerns, and focus on the positive.

3

Make it meaningful

No matter where you are having interactions with clients – in person, by phone or email – the pillars for meaningful conversations remain the same. Start by letting your clients drive the agenda. Ask them open-ended questions to understand their priorities and needs. Remember that active listening is critical, and by summarizing what you’ve discussed you’re helping clients know you’re aligned. Finally, ensure sincerity into all interactions and take time to empathize with what your clients are facing. For more resources and tips, visit lfg.com/owntheoutcome.

According to Lincoln’s research, nearly a third of Americans agree that now is a good time to talk with a financial professional and a vast majority have expressed a need for financial education to help them be better prepared for the future.⁴ As you work with clients in the new year, understanding their priorities is just a start to the value you bring as you help them own the ultimate outcome — ensuring their concerns, needs and goals have been addressed. ■

1. Lincoln Financial Group Consumer Sentiment Tracker, July – November 2020.

2. The Alliance for Lifetime Income, “Covid Retirement Reset Study,” July 2020.

3. Dictionary.com, “8 Pandemic Words & Phrases People Absolutely Never Want to Hear Again,” April 9, 2020, <https://www.dictionary.com/e/pandemic-words-people-hate/>

4. Lincoln Financial Group Consumer Sentiment Tracker, July – November 2020.

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John Hancock's Advanced Markets Team
gives you the advantage

Providing among the best estate and business planning support in the industry, innovative advanced marketing strategies and results-driven initiatives to help you build your business.

Our experienced team offers:

- ✓ Experts on demand
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- ✓ E-Tools and calculators
- ✓ Marketing materials
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Taking Good Care of What You Love the Most



Kevin Riley
Regional Sales Manager, OneAmerica

THINK ABOUT THE THINGS IN LIFE THAT LAST: A WELL-BUILT HOME, HEIRLOOM FURNITURE, CHERISHED JEWELRY. WE TAKE GOOD CARE OF WHAT WE LOVE THE MOST.

If you think about all of the people in your life, women are the ones who truly are made to last. On average, women live five years longer than men.¹

Women keep everything and everyone on time, on track and moving forward. Mothers, sisters, wives, daughters and friends provide financially, emotionally, physically and spiritually. Perhaps more significantly, women are more likely to offer support when someone needs assistance and doesn't have insurance protection or can't afford help.²

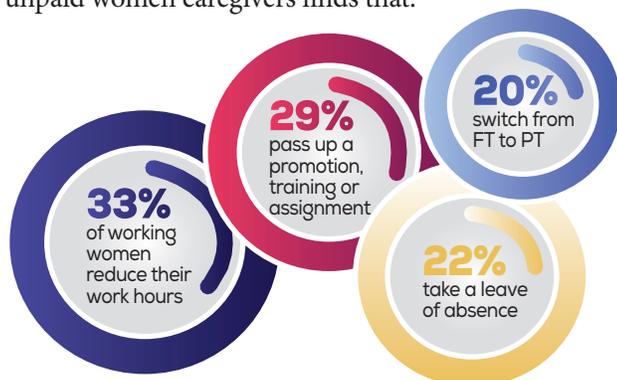
A PLAN FOR THE LONG TERM

Most caregiving situations involve long-term care, or LTC. About 70 percent of individuals age 65 and older will require LTC in their lifetime.³ Individuals typically need LTC when they experience a chronic or acute illness or injury and aren't able to manage certain "activities of daily living" like bathing, dressing and eating.

ARE WOMEN READY FOR THIS?

Too often, women do not adequately plan ahead for LTC needs. Research shows that 75 percent of caregiving support in the U.S. is provided by family members; of unpaid caregivers, 66 percent are women.⁴ They step in for spouses, parents, in-laws and friends as health providers, care managers, companions and advocates,⁵ providing 20 hours of weekly support and sacrificing nearly \$660,000 in lifetime income to meet others' needs.⁶

But the sacrifices don't end there. A national study of unpaid women caregivers finds that:⁷



These statistics don't tell the complete story. Every number represents lives impacted by LTC. A wife who puts a thriving career on hold to care for an ailing spouse. A daughter who visits her aging parents daily to cook, clean and maintain the home. A mother helping a convalescing son after a car accident. In these situations, women give up careers, family time and income to care for ones they love.

An alternative is to pay for LTC services. Professional care is available from home care agencies, assisted living facilities, nursing homes and adult day centers.

People often are surprised by these costs. In-home care, for example, can cost \$14 to \$24 per hour.⁸ A private nursing home room costs \$83,580 per year on average, and costs are rising.⁹ These high numbers indicate why so many Americans are relying on family members to meet their LTC needs for free.

Another solution is LTC protection, which pays benefits for people to receive the care they need when and where they need it. LTC protection means women don't have to sacrifice their independence or burden their loved ones. By arranging LTC protection for others, they can stay on track career-wise and preserve their savings and retirement.

Women today have a greater risk of needing LTC services and becoming unpaid caregivers, whether by choice or circumstances. It's an important time for women to develop an LTC strategy to help preserve their family, career, lifestyle, health and total financial future. ■

1. "Mortality in the United States, 2014." NCHS Data Brief No. 229. December 2015.
2. "Caregiving." Family Caregiver Alliance/National Center on Aging. <https://www.caregiver.org/caregiving>. Web. Retrieved 15 November 2016.
3. "How Much Care Will You Need?" LongTermCare.gov. <http://longtermcare.gov/the-basics/howmuch-care-will-you-need>. Web. Retrieved 15 November 2016.
4. "Caregiving." Family Caregiver Alliance/National Center on Aging. <https://www.caregiver.org/caregiving>. Web. Retrieved 15 November 2016.
5. "Women and Caregiving: Facts and Figures." Family Caregiver Alliance/National Center on Caregiving. <https://www.caregiver.org/women-and-caregiving-facts-and-figures>. Web. Retrieved 15 November 2016.

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7. Women and Caregiving: Facts and Figures." Family Caregiver Alliance/ National Center on Caregiving. <https://www.caregiver.org/women-and-caregiving-facts-and-figures>. Web. Retrieved 15 November 2016.

8. "Elder Care Costs Compared: In-Home Care, Assisted Living, Nursing Homes." A Place for Mom. <http://www.aplaceformom.com/senior-care-resources/articles/elder-care-costs>. Web. 29 June 2015.

9. "Costs of Care." LongTermCare.gov. <http://longtermcare.gov/costs-how-to-pay/costs-of-care>. Web. Retrieved 15 November 2016.

This is a solicitation of insurance. Contact will be made by an insurance agent or company. Provided content is for overview and informational purposes only and is not intended as tax, legal, fiduciary, or investment advice.

Getting the right coverage for the right price



Sherri Finke, CLU, FLMI, ACS
Regional Vice President, Legal & General

SO WHAT DO YOU DO WHEN THAT GREAT PROSPECT GOES THROUGH UNDERWRITING AS A PREFERRED RISK IN YOUR EVALUATION BUT "OH NO," THEY HAVE ISSUES AND ARE NOW A STANDARD. YOU HAD A PERFECT PLAN FOR THEM FUNDING A UL FOR THEIR INSURANCE PROTECTION AND NOW THE PREMIUM DOUBLES. I BET YOUR FIRST THOUGHT IS TO DROP THE FACE AMOUNT – BUT THEY NEED THE COVERAGE!

A better solution is to reduce the face amount of the UL contract to what they will need for lifetime protection and supplement with a 40/35/30/25/20 year term contract. For clients up to age 45, with a 40 year term, you can cover their mortgage, educational and income replacement through their working years. In most cases, the 40-year term is about one-third the price of a traditional UL with a 40-year guarantee, so designing the right coverage for the right duration can make that premium right where you originally quoted it.

This design also works great in situations with very tight budgets. It can free up premium dollars to fund other products such as LTC, DI, and IRAs just to name a few.

Don't overpay for your insurance — get the right coverage at the right price and for the right time. Supplement your UL contracts with other carriers with our term coverage and you will be able to get the most coverage for the least premium. **Call us if you need help in the design.** ■

Policies for Every Taste

*Income AdvantageSM IUL and
Life Protection AdvantageSM IUL*

- Simple, Client-Friendly Design
- Low Policy Costs
- Competitive Participation Rates and Caps
- A Guaranteed Refund Option
- Built-In Accelerated Benefit Riders for Terminal and Chronic Illness



Learn more at DiscoverIUL.com!



Valuable coverage with a money-back guarantee

**Return of Premium Term
Life Insurance**



Everything Insurance Should Be[®]



Like that index value? Lock it in.

New Index Lock captures potential increases and helps protect against receiving a zero interest credit.

With **Index Lock**, clients can lock in their indexed interest anytime during the crediting period prior to the policy anniversary – **helping to protect against a 0% credit.**

That’s in addition to death benefit protection, accumulation potential, and loan flexibility, too – all available with **Allianz Life Pro+ AdvantageSM** Fixed Index Universal Life Insurance Policy.



For full product details and an illustration, call the Life Case Design Team, 800.950.7372.



Track and view index values online



Lock in an index value during the crediting period



Help minimize the effects of midyear market volatility



Index Lock is available with select allocations.

The indexed interest credit is applied at the end of the crediting period based on the locked index value. The index value used to determine interest credited may be higher or lower than the index value at the time of request.

Product P64339 is issued by Allianz Life Insurance Company of North America (Allianz), 5701 Golden Hills Drive, Minneapolis, MN 55416-1297. 800.950.1962 www.allianzlife.com

This offer does not apply in the state of New York.

Guarantees are backed by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America.

For financial professional use only – not for use with the public.
Product and feature availability may vary by state and broker/dealer.

M-7278-B (9/2019)

FIUL Sales Process Continues to Evolve with AG 49 A



Brett Novielli, CLU® RICP®
Divisional Vice President, Allianz Life

ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA (ALLIANZ) CONTINUES ITS LONG-TERM LEADERSHIP BY SHARING ITS LENGTHY EXPERIENCE WITH – AND VISION FOR – TRENDS IN THE FIXED INDEXED UNIVERSAL LIFEINSURANCE (FIUL) SPACE.

In this Q&A, Brett Novielli, CLU, RICP, Divisional Vice President, Allianz Life, shares the latest on AG 49, how the rule will continue to impact the industry and the company’s continued insight into what’s ahead for FIUL.

WHAT’S THE LATEST ON AG 49?

The impacts of Actuarial Guideline 49, part A, were effective for FIUL policies sold on or after December 14. It adds conservatism to FIUL illustrations by reducing the index credit performance that can be shown. When illustrating certain features, such as multiplier bonuses, the illustration cannot show better results than a product without such features. In addition, there are a couple of other changes specifically in the illustration of loaned values.

There have been a few different versions of the guideline since it initially came out in 2015, but the regulators’ goal has been pretty consistent: Ensure that there is consistency among different product features and among the assumptions used for non-guaranteed illustrated rates within an FIUL illustration.

HOW HAS ALLIANZ CHANGED ITS ILLUSTRATIONS BEYOND AG 49 REQUIREMENTS?

We’ve used this opportunity to fine-tune our illustrations in order to simplify them, make them more visual and align them with the story we tell in our marketing materials for a more cohesive package. Our goal has always been to focus the illustration so that it facilitates consumer education and understanding. We feel the newer illustration format builds on our previous efforts to help consumers understand how the product works, its potential and its risks.

**AG 49
IMPLEMENTATION
HAS BEEN A LONG ROAD
FOR THE INDUSTRY.
ARE THERE ANY SILVER
LININGS WITH THIS
LATEST PHASE?**

It's important to remember that the rule only changes illustrations. This does not change or restrict any actual product features that can be offered. There is a lot of value to be had in FIUL policies and the features and potential benefits they provide to the customer. They are just going to look different now in an illustration.

Added conservatism in illustrations is not a bad thing if this leads to a shift in focus from numbers on the page to more of a discussion and education and a truly holistic view of all the product features. We believe this fresh approach is a benefit to the consumer and will make the FIUL industry as a whole stronger. Our industry will have to get creative with additional benefits we offer and how we market them, and that is always a good thing when innovation and invention are at work.

**IN PRACTICAL TERMS,
HOW DOES ENHANCING
EDUCATION AND CLIENT
EXPECTATIONS MAKE
A DIFFERENCE TO
CONSUMERS?**

It is always good to create more discussion, conversation and education because that can lead to a more informed consumer. When you manage expectations and the consumer has insight into what can happen in the future, I believe that consumers will be more satisfied, feel confident in their decisions, see the long-term value of FIUL and have a better understanding of the total picture of what it offers as part of their financial strategy.

continued on page 24

continued from page 23

WHERE DO YOU SEE CARRIERS SHIFTING AS AG 49 IMPLEMENTATION CONTINUES?

Every carrier is wrestling with what may come next and how they will align with changes. Many won't have their answers immediately after December 14, and some carriers are going to have multiple answers. As things change, our industry and carriers need to focus on opportunity. When I talk with those involved in the sales process, it really is seen as an opportunity for education and to shine in the client's eyes. Being open and knowledgeable in conversations can leave a great impression with clients, and more business may come a financial professional's way. I fully expect some changes in product benefits that are offered, but I think it might even be more interesting to see how the sales process and marketing evolves.

WHERE IS ALLIANZ, AS A LEADER IN THE FIUL SPACE, SEEING SUCCESS IN LIGHT OF AG 49 ADJUSTMENTS AND CHANGES?

We will have new features, and we are looking at potential product redesigns that make things even more straightforward and more focused. But at the end of the day, we recognize the power of indexing and indexing potential. We have been selling FIUL since 2005. The actual credits earned on our policies have averaged 6.98%, and that is over 15 years.¹ Even though it can't necessarily be shown in an illustration, we have a great track record for actual results that our clients have seen with their policies. The value of FIUL is going to be even more apparent in the current interest rate environment, which is really low right now. Customers are going to be looking for higher interest credit potential, and we offer some really unique index allocation options and crediting methods that other carriers do not offer and cannot offer. So far in our experience, these unique offerings are playing a role in what continues to drive our success.

HOW DOES THE INDEX LOCK FEATURE ON ALLIANZ FIUL INSURANCE POLICIES REFLECT THE COMPANY'S INNOVATION AND LEADERSHIP IN THE MARKETPLACE?

Our Index Lock feature offers clients greater control by providing the opportunity to lock in an index value one time during the crediting period; that index value will remain locked until the end of the crediting period,² and it is used to determine the interest credit to the client. It is another tool available to financial professionals and their clients that no other FIUL carrier currently offers.

Features that can provide greater control are especially important in a rapidly changing market environment. We're also adding the Index Lock feature to select, previously issued policies at the policy anniversary, so it's been a great opportunity to spark discussions between the client and the financial professional at policy review.

DO YOU HAVE ANY OTHER THOUGHTS TO SHARE ON WHERE THE NAIC MIGHT BE HEADED AND WHAT THE FUTURE MIGHT HOLD IN LIGHT OF AG 49?

I think it will be an evolving topic, and I don't discount that at some point the path might go toward disclosures. As far as illustrations, the regulators could look at more ways to disclose realistic ups and downs with credits in FIUL policies in order to show the risk and the reward. A lot of good work was done by regulators and the industry to get us to this point today, and it will be interesting to see if and when the discussion gets picked up again and whether we can continue to increase client education within FIUL illustrations.

Allianz is proud to be a leader in indexed solutions and to use its experience and knowledge to develop unique FIUL products. **To learn more, visit allianzlife.com/lifesalestools.** ■

1. The average interest credited shows FIUL insurance policy crediting history of Allianz FIUL policies from 3/1/2006 through 12/31/2019 for products with complete 12-month data available. Credits are based on actual caps, participation rates and interest rates that have been applied to in-force policies. This is only one aspect of an FIUL insurance policy, which does not take into account policy fees and charges and does not describe any other features. Many factors, including the current market environment, may affect the interest credited to the policy. You should consider all product features before purchasing a policy.
2. The index value is locked at the end of the business day, and the actual index value locked may be higher or lower than the value at the time of the lock.

The Impact of a Chronic Illness on Retirement, and Your Client's Loved Ones



Scott Barnes, CLTC, Regional Sales Manager,
Sagicor Life Insurance Company

CURRENTLY, THERE IS INCREASED INTEREST IN LIFE INSURANCE PROTECTION AND GUARANTEED ANNUITY SOLUTIONS. OVER THE LAST DECADE, RIDER INNOVATIONS THAT OFFER LIVING BENEFITS HAVE IMPROVED THE VALUE PROPOSITION OF MANY OF THESE SOLUTIONS. ONE MAIN DRIVER OF THAT VALUE PROPOSITION IS CHRONIC ILLNESS PROTECTION.

Approximately 10,000 Baby Boomers will become 65 every day over the next nine years,¹ and many have not done a great job of planning. Simultaneously, Gen X clients are hitting their peak earning years, and they may also be assisting their parents. Whether the client is a Boomer, Gen X, or a Millennial, many may underestimate their health care costs in retirement.



In times like these,
Count on a leader.

A legacy of strength, stability, and leadership

Thank you for your partnership

Bret Gerber
Regional Vice President
404-667-3759
bret.gerber@prudential.com

The Prudential Insurance Company of America, Newark, NJ.
1043744-00001-00 Ed. 12/2020



According to an IRI survey published in 2019, more than half of Baby Boomers believe that health care costs will come to less than 20% of their retirement income. Over 25% of Boomers think health care costs will come to less than 10%. When you add those assumptions to the fact that 46% of Boomers believe that Medicare will cover long-term care expenses,² we can see that they may be greatly underestimating their possible expenses in retirement.

What can you do to help your clients prepare for a potential retirement plan killer? Ask your clients relatable questions about the future.



“WHO WILL ASSIST YOU IF YOU NEED CARE AT HOME?”

More than 55% of parents expect their children will care for them.³ Ask the client if they have had that conversation with their children, since many may be unaware of their parent’s expectations.



“HAVE YOU CONSIDERED WHAT WOULD HAPPEN IF YOUR CHILDREN BECAME YOUR CAREGIVERS?”

Over 75% of family caregivers are women. Many unpaid female caregivers are spouses, partners and daughters.⁴ What if your client’s children have kids of their own, full-time jobs, or live in another state? Will they be able to move their mom or dad in with them, or will they need to move into their parent’s home?

While their children may be willing to assist, is being a full or part-time caregiver something they’re prepared for emotionally or economically? Being a caregiver can cause a great deal of stress, and potentially have a negative impact on their relationship with their loved one. From an economic standpoint, according to an AARP study,⁵ family caregivers average over \$7,400/year in personal costs if they live within an hour of their loved one. That number jumps to an average of \$12,700/year when they live more than an hour away.



UNDERSTAND YOUR CLIENTS’ PREFERENCES

When your clients consider these questions, they may say that they would prefer to not be a burden on their loved ones if they need care. That can open the discussion to finding out how the client would want to receive care. Do they want to remain at home (most will), or would they prefer to be in a setting such as an assisted living facility where they can interact with others and take part in planned activities?

Once they have determined their preferences, you can assist them developing a plan that utilizes life insurance with a chronic illness rider to help them achieve their goals. ■

1. United States Census Bureau, “America Counts: Stories Behind the Numbers,” December 10, 2019.

2. MarketWatch, “Opinion: Baby boomers commit the ‘7 deadly sins’ or retirement planning,” January 29, 2020.

3. MarketWatch, “Not expecting to be a caregiver? You’d better check that with your parents,” February 21, 2018.

4. Family Caregiver Alliance®, “Caregiver Statistics: Demographics,” April 17, 2019.

5. AARP®, “Surprising Out-of-Pocket Costs for Caregivers,” October 1, 2019

Sagicor Life Insurance Company issues life insurance and annuity products. Home Office: Scottsdale, Arizona.

Connecting at a Human Level

Disability Insurance Protects Your Clients' Most Valuable Asset — Their Ability to Earn an Income.

Our mission at Secura Consultants is to collaborate with financial advisors who value the human approach so that together, we can collectively provide access to comprehensive disability coverage review - to better enrich the client financial wellness journey.



Be Open to Learning

Always be open to hearing other people's ideas and stories. Being open to hearing another point of view will shed light on something new.



Add Value

Find ways to make yourself invaluable and people will appreciate you. Learn to embrace generosity and you will make yourself and others more successful.



Be Truthful

When you are humble, genuine, and truthful, it makes other people open up and connect with you at a human level.

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Maximizing Today's Gift Tax Exemption with Options and Flexibility



Hunter W. Mills, CLU, ChFC
Regional Vice President, John Hancock Insurance

YOUR CLIENTS CAN CURRENTLY TAKE ADVANTAGE OF THE LARGEST LIFETIME GIFTING EXEMPTION – \$11,700,000. WHILE NOT DUE TO “SUNSET” AND REVERT TO \$5,000,000 UNTIL 2026, THE WINDOW OF GIFTING OPPORTUNITY COULD CLOSE SOONER IF THERE ARE ANY LEGISLATIVE CHANGES UNDER THE NEW ADMINISTRATION.

If your high-net-worth clients choose to wait, they could miss out on transferring substantial wealth. While the limited opportunity exists, many are still hesitant, afraid of losing control and concerned they may need access to those funds later. Before making large, irrevocable gifts, many clients seek ways to build increased flexibility into their plans.

HOW CAN GIFTS BE ENHANCED?

Once your clients are comfortable making a gift, using the gifted assets to buy life insurance can help enhance the trust's value while creating an income tax-free pool for the beneficiaries. Depending on the type of asset transferred to the trust, there are several ways to utilize the trust's income to fund the policy. Here are two options, each assuming the initial gift is valued at the maximum exclusion amount (i.e., keeping the \$11,780,000 and saving in the trust).

Option 1

Using the income to pay the premiums may enhance the plan:

- *Allows flexibility to adjust premiums at trustee's discretion¹*
- *Assets can be available to distribute to trust beneficiaries*

Option 2

Financing the premium from a third-party lender and using the income to pay loan interest and repay the lender:

- *Takes advantage of today's low interest*
- *Reduces collateral obligations*
- *Offers flexibility to pay off loan from trust assets at the most favorable time*
- *Assets can be available to distribute to trust beneficiaries*

WHICH OPTION TO CHOOSE?

The asset's cash flow rate plays a key role in deciding which method to acquire the policy. The commercial loan interest

rate environment is also a critical element. Generally, when a trustee has an asset that provides a lower total return, paying the premium from the asset can provide a greater long-term benefit. Alternatively, if the asset generates higher returns, coupled with today's low commercial rates, financing the premium and using the asset's cash flow to pay the interest could be a better choice. And with the commercial-finance approach, the policy does not have to be used to secure the loan or become a source of repayment. The trustee can control the loan interest rate risk by using the gifted asset to secure and repay the lender if/when the loan interest rate dictates.

Conclusion

There are many opportunities and ways to enhance the available options. Clients should work with their financial professionals to enact a plan that is a) flexible and b) can accommodate some of the intricate details to help fulfill their plans. ■

¹ Subject to minimum premium requirements.

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Navigate Tax Uncertainties with a Dependable Life Insurance Strategy



Ronnie Hamilton, CFP, CLU, ChFC
Advanced Planning Specialist, First Protective

AT THE TIME OF THIS WRITING, 2021 IS SET TO BE A BUSY YEAR FOR TAX LEGISLATION AND THE LIFE INSURANCE INDUSTRY AS A RESULT. IF THE RUMBLINGS OF CHANGE ARE CLOUDING YOUR UNDERSTANDING OF POTENTIAL IMPACTS TO YOUR CLIENTS, REST ASSURED FIRST PROTECTIVE IS HERE TO KEEP YOU UPDATED WITH TIMELY NEWS AND GUIDANCE TO HELP YOU STAY AHEAD.

Let's start by looking at legislation that has officially passed.

SECTION 7702 REVISED

As part of the Consolidated Appropriations Act passed in late December 2020, Section 7702 of the Internal Revenue Code — which sets the minimum interest rate used in the calculation of life insurance tax limits — changed for the first time in 25 years. For 2021, the minimum rates move down 2% and will be 4% for guideline single premium calculations and 2% for guideline level and MEC calculations. The minimum rates will be dynamic after 2021. This means for a specific death benefit, the guideline and MEC premiums will be higher than they are today.

The Section 7702 change is expected to cause whole life and universal life carriers to revisit their product designs now that they have more pricing flexibility, especially in the current ultra-low interest rate environment. At this time, we have not yet seen any changes to policy structures or interest rates. However, it is possible that there will be opportunities to put more premium into a life insurance in retirement planning (LIRP) scenario with the same death benefit. Note that these changes will have no impact on term policies or in-force permanent policies.

POTENTIAL TAX CHANGES

Several other tax changes may come to fruition this year. The Biden administration wants to raise the highest tax brackets — which is proposed to only impact individuals with \$400,000 or more in income — and increase the tax bracket for capital gains from selling securities. It is also possible that the estate tax exemption and lifetime gift tax exemption are reduced.

Another notable possibility is the elimination of the step-up in basis at death for capital gains taxation. Essentially,

the cost basis of property transferred at death receives a step-up in basis to its fair market value. This eliminates an heir's capital gains tax liability on appreciation in the property's value that occurred during their lifetime. The elimination of the step-up in basis could result in a huge tax burden to beneficiaries and accounting difficulties in keeping up with the cost basis of assets that have been held for many years.

SECURE ACT REVISITED

While much has unfolded since the SECURE Act was introduced just over one year ago, this is still an important legislation to keep in mind. As a reminder, there is no longer an age limit for traditional IRA contributions, the required minimum distribution (RMD) age was raised from 70 ½ to age 72 and stretch IRAs are gone.

We have started the new year with an important tax revision and proposed changes that will continue to impact the industry. In these unpredictable times, the tax advantages of a LIRP strategy can't be understated. Life insurance can be a powerful tool in a holistic financial plan that offers growth and tax advantages, and cash value can be withdrawn tax-free for retirement income while leaving a tax-free death benefit to heirs.

The Advanced Planning team at First Protective has decades of experience navigating this always-evolving landscape. We are here to help you with tax planning strategies to rise above and beyond the clouds of uncertainty.

If you have questions about tax implications or are working with clients on a LIRP strategy, please contact me to discuss. ■

The Value of Our Consultative Approach



Greg Roventini
National Sales Manager, First Protective

I'VE ALWAYS BEEN A BELIEVER THAT RELATIONSHIPS ARE OUR MOST IMPORTANT ASSET. AT FIRST PROTECTIVE, THE RELATIONSHIPS WITH OUR PRODUCERS HAVE BEEN HELD TO THE HIGHEST STANDARD SINCE OUR FOUNDING OVER 30 YEARS AGO. THAT FOCUS ON RELATIONSHIPS IS WHAT DREW ME TO FIRST PROTECTIVE.

While strong producer relationships are an important focus, it's not entirely unique. I could poll many brokerage general agencies today, and they could all say they're relationship centric. So, how do we set ourselves apart? It comes down to our people and our process.

OUR PEOPLE

Throughout this issue, we highlight the people of First Protective and the specific departments they represent. Our entire team is dedicated to your success and satisfaction. I have the privilege to lead our field-based consultants, the Regional Directors, who have extensive industry experience and a tremendous ability to help agents grow and develop a sustainable risk management practice.

OUR PROCESS

We do more than help agents execute a sale. Our industrial strength is our ability to tailor the right approach to working with you, your business and your clients — whether your need is specific to a single case or you need support creating new opportunities to build your practice.

There are six steps to our consulting process:

1. Discovery
2. Planning
3. Profiling
4. Concept Design
5. Solution Delivery
6. Review

When you first engage with us, we start down a path of discovery to identify your needs, goals, client demographics and experience to shape the potential scope of our relationship. If you choose to work with us, we'll then start developing a plan for how we work together, outlining your key business goals and specific activities that we can collaborate on to achieve. From there, we'll help you profile your clients and prospects to uncover opportunities and then we'll recommend specific risk management concepts that solve their needs.

Our solutions are carrier-agnostic, and we're committed to helping you find the best solution for your client, coaching you on how to position it and supporting you at the point-of-sale. Lastly, effective planning requires a review process, and we coordinate this on an ongoing basis to make sure we're helping you achieve your business goals.

SUPPORT DESIGNED FOR YOU

Every agent is different, and we realize that many agents want varying levels of support. That's why we developed three relationship paths: strategic, selective and supportive. Each path is built to reflect the level of support you need from us to grow your business.

Type of Relationship

STRATEGIC

Teaming up to find and create opportunities for your clients and your business by driving higher-end wealth and risk management strategies on a regular schedule and expanding your practice with a mutual business plan.

SELECTIVE

Help find opportunities by introducing wealth and risk management strategies to your clients on a periodic basis.

SUPPORTIVE

Traditional service and support as needed for wealth and risk management opportunities discovered by you.

I encourage you to have a conversation with your Regional Director to determine which path aligns best with your practice. By working together, I am confident that you can develop a strong risk management practice, create revenue predictability, increase client satisfaction and improve the enterprise value of your business. ■

Get Appointed with Our Carriers



Angela Wright
Senior Licensing Administrator, First Protective

OUR TEAM OF EXPERIENCED CONTRACTING AND LICENSING PROFESSIONALS MAKE IT EASY FOR YOU TO DO BUSINESS WITH US. IN ADDITION TO ASSISTING YOU WITH APPOINTMENT PROCESSING, WE CAN ANSWER YOUR QUESTIONS ABOUT ANTI-MONEY LAUNDERING (AML) TRAINING AND CONTINUED EDUCATION (CE) REQUIREMENTS.

ONE-TIME CONTRACTING PROCESS

Because most carriers require pending business before appointing a new agent, we will request your appointment when you submit a new business application for a carrier that you're not appointed with yet. Our contracting team speeds up the process by keeping your information on file, such as:

- *Standard appointment questions*
- *E&O coverage documentation*
- *Electronic signature*

Get a contracting packet several ways, including:

1. Download it from FirstProtective.com
2. Email contracting@firstprotective.com
3. Call us at 800-876-3950

Once you submit your one-time contracting packet, our team will set you up in our online system. You will receive an email confirming all paperwork has been received which will include instructions on how to register for FirstProtective.com.

Keep in mind that some states require pre-appointment before an application can be submitted. For a list of states that require pre-appointment, visit our Contracting page on FirstProtective.com.

An insurance appointment request, depending on the respective carrier, may take 10 to 14 business days to process for approval. This could take longer during the current COVID-19 pandemic. You will receive an email with your agent code to confirm your appointment credentials.

LONG-TERM CARE PARTNERSHIP PROGRAM REQUIREMENTS

If you are interested in offering long-term care (LTC) or linked-benefit products with an LTC component, there may be additional training requirements before you can market these solutions to individuals.

For policies to meet Long-Term Care Partnership Program requirements, most states require licensed agents to complete an eight-hour training program and to re-certify every two years. Some states require a four-hour refresher course after two years. You can take the course through most accredited CE providers.

The Long-Term Care Partnership Program is a federally supported, state-operated initiative that allows individuals who purchase a qualified long-term care policy to protect a portion of their assets and still qualify for Medicaid coverage.

ANNUITY TRAINING REQUIREMENTS

To support the best interest of your clients, many states and carriers require training be completed before annuity solutions can be sold. Before selling annuity products, a four-hour CE course and carrier-specific training are required.

Carrier training is often a PowerPoint presentation on product features. You may need to answer questions at the end to document understanding.

If you are unsure as to whether you have completed the required annuity and/or long-term care training(s), please reach out to a member of our team before dating an application. A Contracting Specialist will verify for you whether training has been completed. If training has not been completed, they will provide you with step-by-step guidance on how to complete that process.

KEEP YOUR INFORMATION UPDATED

Moved recently? Be sure to notify Contracting of any address, phone, and/or email change(s). On your behalf, a member of our team will then work with the various carriers to have your contact details updated in their records. ■

Contracting FAQs

What information do I need to complete the contracting kit? To complete your contracting kit, you will need the following information:

- Current certificate of E&O
- Current AML training certificate
- Long-Term Care CE Certificate
- Annuity Training CE Certificate
- EFT form and Account Information
- Complete ALL the blanks
- Sign ALL the forms

What is a commission assignment? When commissions are assigned to an agency, you as the agent still get the associated 1099.

What's the difference between an agent and a solicitor? If you work for an agency and the agency receives your commissions and then pays you, you are considered a solicitor. In this type of arrangement, the agency “owns” the business. This is common for banks and financial institutions.

What if I answer “yes” to a background question? You will need to provide a detailed explanation about the event(s), consequences and dates of each event. Please be sure to give all the details even if that means attaching a separate sheet.

Can I get advanced commissions? Requests must be approved by your Regional Director. Some of our carriers do allow for commission advances. This is based on the carrier’s review of your credit and production history. Unfortunately, First Protective cannot co-sign for commission advances.

How do I get set up for EFT commissions? EFT allows you to get your commissions faster and usually more frequently. You will receive an EFT form in your contracting kit. If you’re already contracted, contact First Protective’s Contracting Department and request a form. With this form, we can assist you in getting EFT set up with all participating carriers.

Digital Tools to Accelerate Your Business

TO EFFECTIVELY DRIVE REVENUE, YOU NEED INTEGRATED PLATFORMS THAT STREAMLINE WORKFLOWS AND ACCELERATE PROCESSES. OUR TOOLS ARE DESIGNED TO IMPROVE YOUR BUSINESS AND HELP YOU BETTER SERVE YOUR CLIENTS.

Sign in to FirstProtective.com to learn more about our enhanced digital platforms that can help keep your business moving efficiently.

DATA SECURITY

Controls that safeguard customer information with a dedicated IT security department that oversees our infrastructure. We only work with HIPAA compliant third-party vendors and carefully assess their security systems.

ONLINE INTEGRATIONS

Keep your business moving with our web portal at FirstProtective.com. Access a variety of business processing tools like term life quotes, drop ticket order entry and case status, as well as educational resources that focus on specific risk management concepts.

SOFTWARE TO SIMPLIFY ILLUSTRATIONS

Demonstrating the benefits of risk management solutions can be cumbersome and overwhelming for clients. Use our software platforms to simplify complicated illustrations and build client confidence in your recommended strategies.

CONNECT WITH ME FOR SUPPORT



Roche Smith
Tech Support Analyst

- Checking case status online
- Drop ticket application systems
- Secure email setup
- Web portal issues at FirstProtective.com

Call me at 800-943-9640.

Have trouble accessing MyProtective.com? Call their support desk at 877-778-3500, option 2. ■

Life Solutions Team

LIFE INSURANCE IS PRIMARILY USED FOR ITS PROTECTION BENEFIT, BUT IT CAN ALSO BE AN EFFECTIVE TOOL FOR GUARANTEED INCOME, WEALTH TRANSFER AND ESTATE PLANNING. WE CAN HELP YOU SHOW CLIENTS HOW POWERFUL LIFE INSURANCE CAN BE.

ACCESS TO LEADING SOLUTIONS

With access to more than 30 life insurance carriers and their wide array of solutions, it can be challenging to keep up with the latest product updates and specifications. We can help you cut through the noise and identify competitive solutions that address each client's protection needs.

PERSONAL GUIDANCE

Our team is here to help you navigate life insurance strategies from straightforward term policies to more complex, fully underwritten permanent solutions. Connect with us anytime to develop tailored recommendations for your clients.

Our team will respond to quote requests within 24 hours and generally complete them on the same business day. Together, we can address more of your clients' protection needs. ■

CONNECT WITH US FOR SUPPORT



Rachel Smith, CLU
Director of Internal Sales
rsmith@firstprotective.com



Lisa Bowles
Life Marketing Assistant
lbowles@firstprotective.com



Dwayne Eaton, ACS, ALMI
Life Marketing Assistant
deaton@firstprotective.com



Lisa Holston
Life Marketing Assistant
lholston@firstprotective.com



Glynda Mathis
Life Marketing Assistant
gmathis@firstprotective.com



Wendy Vincent, ACS
Life Marketing Assistant
wendy@firstprotective.com



Janet Warren, ACS
Life Marketing Assistant
jwarren@firstprotective.com

- Custom illustrations
- Case design development
- Latest product updates
- Prospecting guidance
- Coaching for new sales concepts

Email us at lifequotes@firstprotective.com.

Creative Solutions Underwriting

Our team of experienced, credentialed life insurance underwriters is ready to assist with clients who have medical or other issues that could impact their eligibility and can help you set client expectations. We promote the merits of your case and negotiate directly with decision makers to find competitive policies for your hard-to-place cases.

Connect with us if you have a client with a challenging case, and we can help you navigate the process. Depending on your client's circumstances, there are several ways we can work with you to develop a risk assessment.

UNDERWRITING INBOX

You have access to our underwriting team for your "I've got a client..." underwriting questions. Please send your questions to fpunderwriting@firstprotective.com and our team will reply within 24 business hours with details on how to quote your client along with carrier recommendations.

QUICK QUOTE FOR MORE DETAILED CASES

Your case is shopped as an informal submission with our in-house team. We review the client's medical, financial and avocational information to prepare a detailed underwriting summary. It's emailed to carriers through a "quick quote" process.

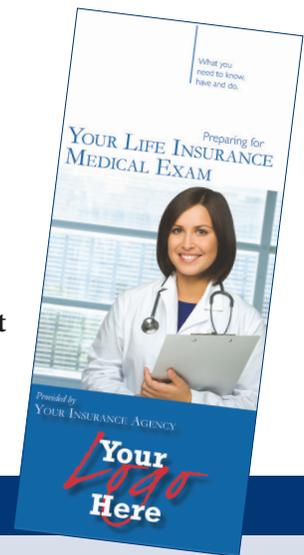
INFORMAL APPLICATIONS FOR COMPLEX OR HIGH PREMIUM CASES

For complex or high premium cases (\$10,000 and above), our team reviews medical records, financial and avocation information to determine which carriers fit your client's needs and should make the most competitive offer. The comprehensive underwriting file is then sent to select carriers with a detailed cover letter.

If you have clients that meet the following criteria, we can help:

- *Alcohol and drug abuse*
- *Hazardous occupations and hobbies*
- *Medical diagnosis, such as cancer, diabetes, heart disease, etc.*
- *Obesity*
- *Stroke survivor*
- *Tobacco use*

Sign in to FirstProtective.com and visit our Underwriting page for a library of client health questionnaires and guidelines for specific carriers. There is also a brochure that you can personalize and share with your clients to help them prepare for the medical exam process. ■



CONNECT WITH US FOR SUPPORT



Beth Schillaci, ACS, ALMI
Junior Underwriting Specialist
eschillaci@firstprotective.com



Robin Vigliotte
Marketing Underwriter
rvigliotte@firstprotective.com

- Pre-sale resources
- Solutions for hard-to-place risks
- Setting client expectations

Top 10 Ways to Expedite Underwriting

- 1** Make sure you're contracted with the carrier. Many carriers allow "just in time" contracting, so notify our contracting team as soon as an application is submitted.
- 2** Complete current applications and supplemental forms (Replacement Form, Temporary Insurance Agreement, 1035 Exchange Form, HIPAA, Agent Report, etc.)
- 3** Complete ALL questions on the application. Unanswered questions trigger amendments.
- 4** Provide comprehensive medical information, including doctor's full name, address and telephone number.
- 5** Order medical requirements the day an application is completed. Our Case Management team can handle the process or, if you prefer to order them, tell your case manager the paramed company you used.
- 6** Make sure all forms are signed and dated by an applicant, policy owner (if different than the insured) and producer.
- 7** Enter correct information on the application, making sure all contact information is transcribed accurately.
- 8** Provide comprehensive financial information on EVERY application. For larger face amounts, complete a separate Financial Supplement to accurately reflect all assets.
- 9** Set client expectations that additional information may be requested during the underwriting process, making it easier to follow up if clarification is needed. Questions often arise from MIB codes, medical records and other underwriting sources.
- 10** Submit an illustration with each application.

WE CAN HELP DELIVER THE BEST POSSIBLE COVERAGE FOR YOUR CLIENTS

If your case is issued with a different rate class than you applied for, our creative solutions underwriting team can investigate. If we determine another carrier might improve your client's rating, we'll provide appropriate guidance to help navigate the process.

For qualifying cases, we'll even review the medical records and submit a quick quote to carriers most likely to underwrite favorably. We'll also provide alternative quotes, so you can compare both the rating and the premium, because a standard class with one carrier may be the same price as a table 2 with another.

Next time you work with a client who has a complicated medical history, connect with us to identify the best options. ■

Case Management Team

TEAM UP WITH ACCESSIBLE SPECIALISTS WHO ACCELERATE THE APPLICATION PROCESS BY KNOWING EACH CARRIER’S UNDERWRITING AND DELIVERY REQUIREMENTS AND BY PROVIDING DAILY STATUS UPDATES ON THE WEB PORTAL AT FIRSTPROTECTIVE.COM.

Each agent is assigned a dedicated case manager that serves as a quarterback, taking your cases from application to commission. Our support team can order medical records, coordinate exam requirements and help you move cases through the pipeline.

SUBMIT A NEW BUSINESS APPLICATION ONLINE

Drop tickets can be started with minimal client information and some basic information about the case (i.e. replacement details, basic health questions). Once you drop a ticket, the carrier’s call center will reach out to your client to complete a phone interview. The carrier will also order any medical requirements.

Drop ticket cases will typically show up on the pending case list within a week of submission, so don’t be surprised if your application doesn’t appear right away.

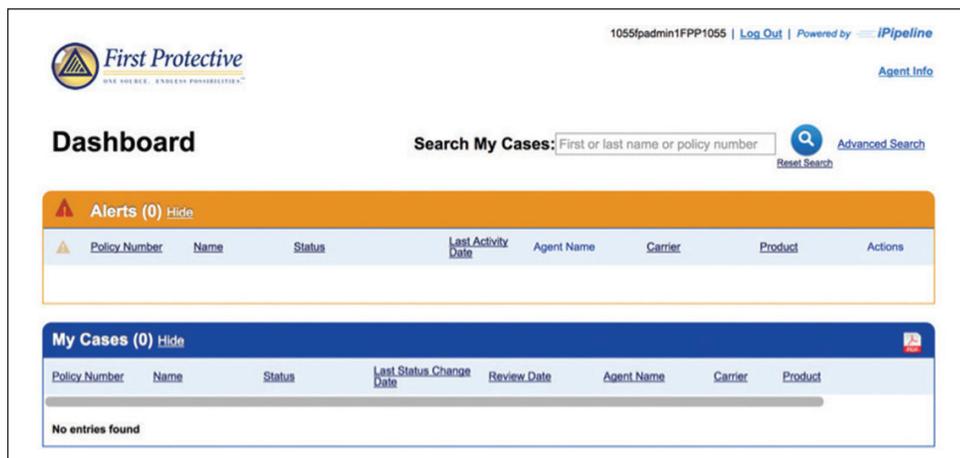
CHECK A CASE STATUS

As applications are managed through the underwriting process, all updates and requests are posted to FirstProtective.com for on-demand access.

Once you sign in to the case status tool, open advanced search to review cases by name, policy number and status (open, closed or paid). All cases will be displayed and sorted by your search criteria. Click on case links to view details, including outstanding requirements, case manager comments and more. You can respond to your case manager or ask questions online.

Our team proactively reviews carrier status changes and keeps our site updated. At a minimum, we follow up on cases every three to five days depending on the size of the case and the length of time in underwriting. Additionally, we can order paramed exams through APPS-Portamedic and ExamOne or handle APS and MVR requirements. Keep in mind that inspection reports are always ordered by the carrier.

Each agent is assigned a dedicated case manager that serves as a quarterback, taking your cases from application to commission.



Last Status Date Change:	04/21/2015	Underwriting Class:	Preferred	Case Manager:	tickle, Julie
Carrier:	Protective Life Insurance	Cash With App Amt:	\$36.11	Application Type:	Formal
Policy Type:	Term	Annual Premium:	\$401.23		
Product:	Custom Choice UL 15 Year	Modal Premium:	\$36.11		
Face Amount:	\$250,000.00	Payment Mode:	Monthly		
Insured's Name:	Elizabeth V Solleau				
Insured's Gender:	Female				
Excess Premium:	\$0.00				
Target Premium:	\$433.32				

Case Notes (7) [Show](#) [New Message to Case Manager](#)

Inforce Information [Show](#)

Agent Information (1) [Show](#)

In addition to checking case status, use this tool to view your state licenses and active carrier appointments through First Protective. Select the Agent Services Menu to view this information.

Contact our team anytime to keep the submission process moving.

OTHER METHODS TO SUBMIT NEW BUSINESS APPLICATIONS

Our team proactively reviews carrier status changes and keeps our site updated. At a minimum, we follow up on cases every three to five days depending on the size of the case and the length of time in underwriting.

Access application forms from the quote engine tool or in the forms/apps library on FirstProtective.com. Applications can be submitted in multiple ways, depending on your preference:

- Email newbiz@firstprotective.com
- Fax 205-268-3949
- Mail to: 2501 20th Place South, Suite 300, Birmingham, AL 35223

Once an application is received by our team and is in good order, it is transmitted to the carrier within 24 hours. At this point, your application is assigned a policy number and you can check the status of your pending cases at any time. ■

CONNECT WITH ME FOR SUPPORT



Ben Martinez
Director of Operations
bmartinez@firstprotective.com

- Application management
- Underwriting and delivery requirements
- Accelerating business through the process

Call us anytime at 800-876-3950, option 2.

Asset and Income Protection Team

LEAN ON OUR TEAM FOR EXPERTISE AND GUIDANCE TO DEVELOP ANNUITY AND LONG-TERM CARE STRATEGIES FOR YOUR CLIENTS. THESE SOLUTIONS ARE CRITICAL COMPONENTS OF A COMPREHENSIVE RETIREMENT PLAN, PROVIDING GUARANTEED INCOME FOR LIFE AND PROTECTING THEIR ASSETS AGAINST OVERWHELMING MEDICAL EXPENSES.



We provide product, marketing, sales, case management and operational support. Allow us to team up with you to protect your clients and generate revenue.

ANNUITY STRATEGIES

Client income in retirement shouldn't rely on stock market performance alone. Annuities are one of the few investments that provide an income stream for life with varying degrees of exposure to market risk. Help clients diversify their retirement portfolio with predictable income solutions that are guaranteed for life through fixed, indexed and variable annuities.

LONG-TERM CARE STRATEGIES

Comprehensive financial plans often include strategies for protecting assets. Help clients protect their legacy through hybrid life and annuity solutions that offer long-term care protection and other coverage benefits.

■ Asset-Based Long-Term Care

These solutions are typically suited for clients with a net worth between \$300K and \$3M. There are several appealing benefits, including:

- *Steady premium options*
- *Short pay solutions from 2-20 years available*
- *Cash value growth potential*
- *Lifetime income riders*
- *Joint options*
- *Options for simplified underwriting*

- *Tax-free benefits out of taxable annuity plans*
- *Return of premium options*
- *Funding with non-qualified or qualified assets*

Our specialists can walk you through the process and determine how these products can be customized to meet each client's current situation and financial goals.

■ Annuity-Based Long-Term Care

For older clients who may not qualify for traditional or asset-based long-term care options, they may be a good candidate for annuity-based long-term care solutions.

Ask our team about these strategies and how to mine your book of business for prospects. ■

CONNECT WITH US FOR SUPPORT



Misty McMinn, AAPA
Asset and Wealth
Management Manager
misty@firstprotective.com



Robb Roberts
Marketing Specialist
rroberts@firstprotective.com



Jacob Ware
Marketing Specialist
jware@firstprotective.com

- Custom illustrations
- Case design development
- Latest product updates
- Prospecting guidance
- Coaching for new sales concepts

Email us at fpassets@firstprotective.com.

Advanced Planning Team

OUR ADVANCED PLANNING TEAM INCLUDES TWO CREDENTIALLED SPECIALISTS WHO ARE EXPERTS IN BUSINESS INSURANCE, FINANCIAL PLANNING AND WEALTH TRANSFER. WE CAN HELP YOU DEVELOP COMPLEX STRATEGIES FOR HIGH NET WORTH CLIENTS, BUSINESS OWNERS AND EXECUTIVES.



BUSINESS PLANNING

In addition to the primary issues everyone faces, business owners also focus on retaining key employees and exit or succession planning. The key in this market is to help business owners prioritize their concerns and then address them in a systematic way.



RETIREMENT PLANNING

Since the number of people reaching retirement age is increasing each year, retirement income continues to be an important area of planning. We can help you develop tax-favored strategies like non-qualified deferred compensation, defined benefit plans and using life insurance as a retirement income source.



ESTATE PLANNING

The estate tax exemption increased to \$5M (\$10M for married couples) in 2013, so most clients aren't concerned about federal estate taxes. However, clients still need to consider life insurance for many other reasons, including state inheritance taxes, estate equalization, legacy planning, replacing lost pension or Social Security income upon the death of a spouse, etc.



FINANCIAL PLANNING

Studies have shown that your clients are more likely to feel they are heading in the right direction if they have a plan to reach financial goals. This usually involves the areas of asset allocation, college funding and other family goals. Once you have defined your client's goals, send the information to us and let our team analyze the data and prepare a plan for your review.

Since the number of people reaching retirement age is increasing each year, retirement income continues to be an important area of planning.

Areas of Expertise

BUSINESS CONTINUATION

- Key Person
- Buy-Sell arrangements

EXECUTIVE COMPENSATION

- Section 162 Executive Bonus plans
- Non-Qualified Deferred Compensation
- Supplemental Employee Retirement Plans (SERPs)
- Split Dollar

INSURANCE FOR INDIVIDUALS

- Policy Reviews
- Life Insurance Needs Analysis

RETIREMENT PLANNING FOR INDIVIDUALS

- Life Insurance in Retirement Planning (LIRP)
- Pension Maximization

ESTATE PLANNING AND WEALTH TRANSFER

- Income in Respect of a Decedent (IRD)
- Tax Planning, IRA Maximization Strategies
- Irrevocable Life Insurance Trusts (ILITS)
- Premium Financing

CHARITABLE PLANNING

- Charitable Remainder Trusts
- Wealth Replacement Trusts

FINANCIAL PLANNING

- College Funding
- Financial Goals
- Asset Allocation

We also have a legal firm on retainer for consultation to help analyze tax and legal aspects of complex case design.

CONNECT WITH US FOR SUPPORT



Ronnie Hamilton, CFP®, ChFC, CLU
Advanced Planning Specialist
rhamilton@firstprotective.com



Gail Smith, CLU, AEP, LUTCF
Advanced Planning Specialist
gsmith@firstprotective.com

- Complex case design and illustrations
- Point-of-sale coaching

Income Protection Team

THE FUTURE IS UNPREDICTABLE, BUT THERE ARE WAYS TO PLAN FOR INCOME NO MATTER WHAT HAPPENS. INCOME PROTECTION ASSURES THE FINANCIAL STABILITY OF YOUR CLIENTS, THEIR FAMILIES AND THEIR BUSINESSES. FIRST PROTECTIVE AND SECURA CONSULTANTS ARE COMMITTED TO HELPING YOU HAVE A POSITIVE AND PRODUCTIVE INCOME PROTECTION CONVERSATION WITH YOUR CLIENTS AND PROSPECTS.

OUR TEAM

With over 150 years of combined industry experience, our team provides creative and competitive solutions. Our specialists research the market and provide recommendations on the best options, based on your clients' needs.

We will manage your case submission, working with the carrier underwriting teams to secure the best offers. Finally, we are committed to helping you manage your case in the years to come to make sure the plan you develop today continues to provide the intended financial security in the future.

With over 150 years of combined industry experience, our team provides creative and competitive solutions.

BROKERAGE CONSULTANTS

Have a case that is peculiar or complex? No problem. Brokerage consultants are available to help you and your clients through the decision, underwriting and closing processes from start to finish.

POLICY SERVICES

Our policy services are truly a step above the rest. Once a policy is in force, our work is only just beginning. We keep you informed on all opportunities to further enhance financial protection and ensure the policy is maintained to meet your clients' needs.

Talk to your clients about their income protection plan today and connect with our team to develop tailored solutions to fit their needs. ■

CONNECT WITH SECURA CONSULTANTS FOR SUPPORT



Carter Kowalski, DI
Account Manager
Secura Consultants

- Online quote requests for income protection
- Access to 20+ carriers and leading solutions
- Full policy services

Connect with Secura Consultants at 855-224-5400

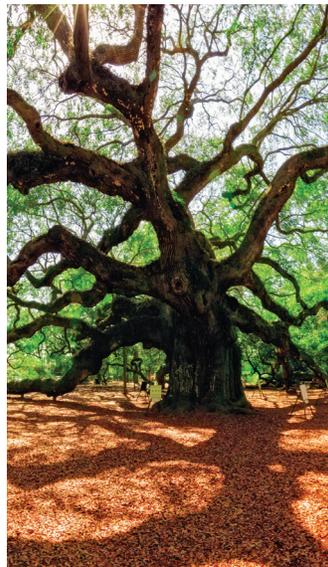


Hotel Bennett Charleston, South Carolina July 13 – July 17, 2022

Explore the beauty of Charleston at the 2022 Elite Producer Conference, July 13 – July 17. We invite those who qualify to encounter the wonders of this historic destination and enjoy the luxurious amenities of the Hotel Bennett, all while celebrating with other top-performing producers.

The qualification period runs January 1 – December 31, 2021.

Review qualification details online at firstprotective.com/elite-producer-conference-2022/.



Connect With Us

REGIONAL DIRECTORS

Call your local regional director for point-of-sale support.

Baton Rouge, LA GENE PLAUCHE, II, LUTCF, FSS 225-933-4621
 Birmingham, AL CHARLES (T.O.) McDOWELL 205-268-3950
 Birmingham, AL SHELLEY BALIK, CLU 205-639-4021
 Chattanooga, TN KELLI SANDERS 423-488-6609
 Greenville, SC TOMMY DERRICK, CLTC, LUTCF 864-420-3309
 Huntsville, AL ALAN SIMONIS, JR., ChFC 256-536-7448
 Huntsville, AL JOHNNY FRANKLIN 256-536-7448
 Mobile, AL JAY STUBBS, CLU 251-604-7024
 Philadelphia, PA JIM GILBERT 205-268-3950
 Cherry Hill, NJ MIKE KULINSKI, FSCP 609-670-9693

CONTRACTING TEAM

Read more about the licensing and contracting process on page 32.

Senior Licensing Administrator ANGELA WRIGHT 205-268-4216
 Contracting Specialist AMANDA JONES 205-268-7510
 Contracting Specialist AARIKA LEONARD 205-268-1234

LIFE SOLUTIONS TEAM

Learn about our process and products on page 35.

Life Marketing Assistant DWAYNE EATON, ACS, ALMI 205-268-1598
 Life Marketing Assistant GLYNDA MATHIS 205-268-1735
 Life Marketing Assistant JANET WARREN, ACS 205-268-3713
 Life Marketing Assistant LISA BOWLES 205-268-3555
 Life Marketing Assistant LISA HOLSTON 205-268-1305
 Life Marketing Assistant WENDY VINCENT, ACS 205-268-6603
 Senior Relationship Manager MARCI THARAN, ACS 205-268-5327

INCOME PROTECTION TEAM

Find out how we can help on page 44.

Secura Consultants 855-224-5400

CREATIVE SOLUTIONS UNDERWRITING

Find out how we can help on page 36.

Marketing Underwriter Assistant BETH SCHILLACI 205-268-7511
 Marketing Underwriter ROBIN VIGLIOTTE 205-268-8164

CASE MANAGEMENT TEAM

Learn how we keep your cases moving on page 38.

Case Manager COURTNEY WEAVER, ACS, ALMI 205-268-3716
 Case Manager DIANA DANIEL 205-268-2224
 Case Management Support DONNA HALLMARK 205-268-3979
 Case Manager FELICIA BROWN 205-268-3818
 Case Manager JANELLE COLEMAN 205-268-2706
 Case Manager KIM CALDWELL, ALMI 205-268-4532
 Case Manager LORA HAUPT 205-268-1751
 Case Manager MOLLY THOMAS 205-268-4492
 Case Management Support MARGARET LEE, ACS 205-268-4564
 Case Management Support PAULA KENNEY 205-268-3989
 Case Management Support RUTH SNOW, ACS, ALMI 205-268-4650
 Case Management Support STEPHANIE HILL 205-268-3939
 Case Manager TERRI WAREMBURG 205-268-5639
 Case Manager TRACY QUENZLER 205-268-1304
 Case Manager CANDICE GRIFFITH 205-268-5551
 Case Management Manager WENDY FLOYD 205-268-2056

ASSET & INCOME PROTECTION TEAM

Explore our long-term care and annuity strategies on page 40.

Marketing Specialist JAKE WARE 205-268-8793
 Manager MISTY MCMINN 205-268-3654
 Marketing Specialist ROBB ROBERTS 205-268-8780

ADVANCED PLANNING TEAM

Learn about complex case support on page 42.

Advanced Planning Specialist GAIL SMITH 205-268-3569
 Advanced Planning Specialist RONNIE HAMILTON 205-268-5298

TECHNICAL SUPPORT

Read about digital tools that accelerate your business on page 34.

Website Assistance ROCHE SMITH 800-943-9640

COMMISSION ASSISTANCE

Call me with questions about commissions or payment schedule.

Financial AnalystLEIGH POUNDS, SILA-F, ACS 205-268-5777

HYBRID LIFE WHOLESALERS

Call us for carrier promotions and training events.

Hybrid Regional Director DANIEL CAMBRON 205-268-2491

Hybrid Regional DirectorKEE-KEE AJIGBEDA, ACS, AAPA 205-268-8781

STRATEGIC RELATIONSHIPS

Call me for sponsorship opportunities throughout the year.

Relationship Manager..... MARJI ABERNATHY 205-268-1279

ADMINISTRATION

Call us to address your unique business needs.

PresidentERIC P. MILLER, FLMI 205-268-3974

Director of Operations BENJAMIN MARTINEZ 205-268-4930

ReceptionistBELINDA MARSHALL 205-268-3950

National Sales Manager GREG ROVENTINI 561-847-6673

ControllerREBECCA MOORE 205-268-5448

Director of Internal Sales RACHEL SMITH 205-268-3875

Office Manager SHELLEY LEOPARD 205-268-3560



OUR FIELD SUPPORT EXTENDS BEYOND THE HOME OFFICE AND SPANS SEVERAL STATES

Headquarters

2501 20 Place South,
Suite 300
Birmingham, AL 35223

Baton Rouge, LA
Chattanooga, TN
Cherry Hill, NJ
Greenville, SC

Huntsville, AL
Mobile, AL
Nashville, TN
Philadelphia, PA



We Built the Back Office

Life Insurance
Advanced Case Design
Wealth Transfer Solutions
Underwriting and Impaired Risk Assessment
Long-Term Care and Disability

Support. Well Defined.

- 24/7 Case Status
- Internal & External Wholesalers
- Dedicated Case Management
- Asset and Wealth Transfer Team
- Attorney Available for Consult
- Advanced Planning Team
- In-house Risk Underwriters
- Policy Review Turnkey Process
- Weekly Training Webinars
- Annual Meetings & Events
- Due Diligence Program

Value-Added Relationships



First Protective is an insurance brokerage general agency firm specializing in risk management, headquartered in Birmingham, AL.

Neither First Protective nor its representatives offer legal or tax advice. Please consult with a legal or tax advisor regarding your individual situation before making any tax related decisions.

firstprotective.com