Halloween isn’t scary and neither are these sales concepts!
announcements

TECHNOLOGY WEBINARS?

Are you up to date on the latest technology news? Do you keep up with the latest updates to our website, XRAE, Albridge, Laserapp and other tools you use to do business? We want to know what you think about FHC putting on webinars on these topics - would you attend? How often would you like to see them, and what information would best serve you and your business? Click here to take a very quick poll and let us know - thanks!

FORMS: PRIMETERM PRODUCT WITH PACIFIC LIFE

ATTENTION Life Producers, if you are selling the Pacific Life PrimeTerm product, you must use the forms for PrimeTerm. The traditional Term application will not be accepted. To search for the PrimeTerm forms, use the following steps.

1. Go to the First Heartland website.
2. Go to Insurance and then Forms. This will open the ipipeline link.
4. Search the Service Type: New Business - Individual - Tele-app
5. Pick your state.
6. Product type: Term Life
7. Product name: Pacific PRIME Term 10-15-20 or 30

Pacific Life orders all requirements. Please submit through First Heartland. If you submit direct, we will not be notified of the submission. Formal submissions can be faxed to Julie Baalman at 636-695-2847.

TAKE THE SURVEY

ATTENTION Life Producers, if you are selling the Pacific Life PrimeTerm product, you must use the forms for PrimeTerm. The traditional Term application will not be accepted. To search for the PrimeTerm forms, use the following steps.

1. Go to the First Heartland website.
2. Go to Insurance and then Forms. This will open the ipipeline link.
4. Search the Service Type: New Business - Individual - Tele-app
5. Pick your state.
6. Product type: Term Life
7. Product name: Pacific PRIME Term 10-15-20 or 30

Privileged Choice: Flex 2 Launching in Additional States

On November 11, 2013, Genworth Life Insurance Company (Genworth) will be launching Privileged Choice® Flex 2 in the following additional states: CO, DC, IL, MT, OH, SC, and WY.

Privileged Choice Flex 2 versus Privileged Choice Flex:
- Add 4% Compound Inflation Protection
- Reduce Maximum Issue Age from 79 to 75
- Pricing based on age, health and gender*
- Move from Couples Discount to Couples Premiums built into rate tables
- Adjust the definition of Couples to include spouses/partners only
- Change the Claims Offset on all Compound Benefit Increase Options
- Implement four underwriting categories: Preferred Best, Preferred, Select and Standard
- Require Formal Care Providers for reimbursement of Home Health or Personal Care Services: Formal Care Providers can be Independent
- Launch a newly designed, simplified illustration and Quote It! user experience

*Colorado and Montana will have unisex rates instead of gender-specific rates. Policy issued under policy form series 8001. Click here for the full bulletin.

Spread the Word

About Long Term Care Awareness Month

Start the Conversation

November is the month to increase awareness about the need to plan for long term care (LTC).

We are excited to share a number of tools to help you promote LTC Awareness Month now. To learn more visit Genworth’s LTC Sales Center, and our Long Term Care Resources websites.

With at least 70% of people over age 65 requiring some type of LTC in their lifetime¹, now is a great time to spread the word.

¹ 2013 Medicare & You, National Medicare handbook, Center for Medicare & Medicaid Services

Long Term Care Insurance underwritten by Genworth Life Insurance Company, and in New York by Genworth Life Insurance Company of New York

Administrative Office: Richmond, Virginia

Genworth, Genworth Financial and the Genworth logo are registered service marks of Genworth Financial, Inc.

©2012 Genworth Financial, Inc. All rights reserved.

Psst... November is LTC Awareness Month

Start a conversation!

Here are just a few of the things you can access for LTC Awareness Month:

- Kiplinger Advertorial: Valuable Lessons on Long Term Care Planning
- Kiplinger Insert: The Most Asked Questions About Long Term Care Planning
- Building a Strategy for LTC Planning for Your Future Care
- Resource Guide

Click here for the full bulletin.
Several trade publications keep talking about the future, and the key word is *mobile*. Several sources agree that tech and mobile is important, but do not overdo it with technology - on the economics side of this subject technology can be costly. Your budget and resources will determine how you adjust to this new technology.

The old saying is: Work Smarter. Focus on *time management*. If we work smarter, we will have more time for marketing, which will lead to getting more use out of these sales ideas.

When we meet with our clients, do we lead the conversation or do we ask them what is important to their situation? We need to wait to hear from our clients as to their concerns. In the majority of cases, we go in to our meetings/reviews with a set agenda. We need to become better at *listening* to our clients.

Some sources say email is the way to communicate with our clients. Others say that E-mail is overdone and ineffective. Handwritten notes and letters get better results. The other option is to use both and rotate what you are using with your clients. Also remember birthday and holiday cards.

To be successful at marketing, you need to market were the competition isn’t. Instead of doing email blasts, send personal emails. The idea of “Do what worked in the past” has been abandoned. What is your market and what untapped markets exist for you? What circumstances have changed for you or your clients that might allow for a new opportunity? You don’t need to reinvent the wheel, you need to draw from your existing resources. Be strategic about how you communicate and work each day.

In closing, my suggestion for a sales idea this month is not about a product, it is first to review how you are marketing yourself with your existing clients and referrals. Visit your calendar to see if you are spending your time in an efficient way. This should be a regular weekly process. I think if we start here our sales and revenue will increase now and with future sales from our existing clients. **BOB MARUSKA**

---

**You have the Sales Ideas and Concepts... what next?**

We can gather all of the sales ideas we want, but are the ideas working? The bigger question: how are we marketing and using these sales ideas? How are we marketing ourselves and our organization? Marketing is changing and it is changing fast, just like everything else. We need to review our process and we need to continue to review our marketing process regularly.

---

John Hancock’s eDocuments service offers fast, secure access to many of your clients’ inforce policy documents.

On January 15, 2014 John Hancock will discontinue producer mailings of quarterly/annual statements, premium reminder notices and transaction confirmations that are available through their eDocuments service. Please note that you MUST be a registered JH SalesNet producer in order to access the eDocuments service.

**Here’s what you need to do:**

- **If you haven’t yet registered for JH SalesNet,** visit JHSalesNet.com and click on “Register Now!” Be sure to select the “role” of producer and include an email address when completing your registration.

- **If you’re already a JH SalesNet-registered producer,** confirm your email address is current by logging in to JHSalesNet.com and clicking on “My Profile.”

Once registered, you will automatically receive email alerts as new eDocuments are available for viewing. You can customize your email preferences to focus on the document types for which you want to receive notification, and/or “opt out” of receiving emails at all.

Register for JH SalesNet by December 31, 2013, and receive a $10,000 production credit towards qualifying for the 2014 John Hancock Insurance Summit! [Click here](#) to learn more about this exciting trip.

Please note: if you’re already a JH SalesNet-registered producer, you’ll automatically receive a $10,000 production credit towards qualifying for the 2014 John Hancock Insurance Summit.

---

**DO YOU HAVE ACCESS TO eDOCUMENTS? He does!**

John Hancock’s eDocuments service offers fast, secure access to many of your clients’ inforce policy documents.

---

Register for JH SalesNet by December 31, 2013, and receive a $10,000 production credit towards qualifying for the 2014 John Hancock Insurance Summit! **Click here** to learn more about this exciting trip.

Please note: if you’re already a JH SalesNet-registered producer, you’ll automatically receive a $10,000 production credit towards qualifying for the 2014 John Hancock Insurance Summit.

---

For more information, please call National Sales Support at 1-888-266-7498.

---

1. Credit is non-transferable, and non-redeemable for cash.
Help Your Clients Avoid Becoming Walter White

Determine the Right Amount of Insurance with a Needs Analysis by Steve Schreiber

AMC’s Breaking Bad may be finished completely, but there is a lot we can learn from the anti-hero Walter White and the many characters affected by Walt’s decisions. In the very first episode of the second season, Walter White, after being diagnosed with terminal cancer, does a quick needs analysis following a scene in which he and his partner in crime were almost killed by a drug kingpin. What can we learn from his needs analysis - did he get it right? And how can a needs analysis help your clients become better prepared?

Adjusting for inflation, a good state college, adjusting for inflation, say forty-five thousand dollars a year. Two kids; four years of college – three hundred and sixty thousand. Remaining mortgage on the home – one hundred and seven thousand. Home equity line – thirty thousand. That’s one hundred and thirty-seven thousand dollars. Cost of living, food, clothing, utilities – two grand a month – that should put a dent in it, anyway. Twenty-four K a year for, say, ten years – that’s two hundred and forty thousand – plus three sixty, plus one thirty-seven. Seventy seven. Seven hundred and thirty-seven thousand. That’s what I need.

Walt determines quickly that he needs $737,000 to make certain that his family lives a normal life without him. It becomes clear immediately after this needs analysis that Walter White and everyone surrounding him would have benefited greatly from proper insurance coverage. If Walt had owned life insurance before he received his lung cancer diagnosis, the show would have been very different. He might be surprised that he is inaccurate, just as many clients do not realize that the need they come up with might be much different than the true amount of insurance needed today. Looking at Walt’s numbers, you will notice that he only provides income replacement for 10 years. At the beginning of the show, Walt is actually 50 years old. Therefore, he has only provided income replacement until he is 60. Adding 5 more years to that number is substantial and turns that $240,000 into $286,000. Additionally, he only projects inflation on one child and not the other. Holly is a newborn. The inflation using an even more conservative cost today of $39,000 would create over $500,000 in projected college expenses. His need goes from $737,000, a number used for story-telling purposes as a way of foreshadowing what is going to happen, to almost one million in coverage. Using one million as the amount, Walt can get this coverage today for just under $172 per month. Anyone would prefer this amount to what Walt put himself and his family through while trying to come up with the money they needed.

In addition to the tools available inside of the quoting engine, we have a Disability Insurance needs analysis in the Insurance Tools section and links to the Genworth Cost of Care website, which shows cost of care for a given state. This can help determine the amount needed for Long Term Care. All of these tools are extremely easy to use and open clients’ eyes to what they would actually need in the event that something terrible happens in their lives. Give First Heartland’s marketing team a phone call today to learn more about the fabulous tools that can save your clients from Breaking Bad.

Screenshots of the tools you can find on www.firstheartland.com
I had the pleasure of attending the YAT (Young Advisors Team) forum during this year’s NAIFA National meeting. The YAT forum organizers asked the most successful young advisors to share what works best in their practices. One of the advisors shared an idea that was so simple that everyone was amazed that they had not thought of it themselves. He revealed that LinkedIn represented one of his greatest tools for prospecting for 401(k) rollovers.

Some advisors may operate on a scarcity mentality and choose to only focus on prospecting only for clients who are near the end of their working years. The logic would state, “If I only have a limited time to prospect, I might as well go after the largest potential accounts.” While it certainly makes sense to prioritize one’s time, this may result in the loss of opportunities to work on smaller but more easily attainable opportunities.

With LinkedIn, advisors have access to a free tool for identifying qualified leads from their existing client base. With a little LinkedIn familiarity, an advisor can easily identify which client and prospects have recently changed jobs and are likely in need of someone to help them with a rollover.

### How You Can Identify Job Changes on LinkedIn

**Step 1: Remove Unnecessary Clutter**

After logging in, adjust the homepage by clicking on the link that says “all updates” in the top right section of the page. This will allow you to filter the types of updates that you see on the home page. Since you are looking for rollover prospects, you want to filter the results to only show updates for profiles.

**Step 2: Search the Page for the Words, “New Job”**

Most windows based browsers allow you to search the text on a web page for a specific word. Generally, this can be done with “Ctrl + F”. See below for an example within Google Chrome:

You can then search as much data as possible.

LinkedIn will display more results as you scroll down to the bottom of your homepage. Eventually, LinkedIn will display a prompt that reads, “Show more updates.”

Click the prompt to see more updates. This will ensure access to the largest dataset and increase your chances identifying prospects to grow your business.

**Step 3: Send a message to any contacts who have recently changed jobs congratulating them and ask if they need any help rolling over their 401(k).**
FHC 2013 ROAD SHOW
ALL SALES CONCEPTS. ALL THE TIME.

Want to take your business to the next level? Looking to protect those assets?
Learn how with sales concepts to brand, market and grow your business!

OPEN TO FIRST 15 PEOPLE TO SIGN UP:
Email mevans@firstheartland.com to reserve your spot.

SPEAKERS

Brandling, Marketing & Growing Your Business
Genworth Wealth Management

How to Protect Your Assets
Pacific Life PremierCare®

TECH SUPPORT SCAMS

The Tech Support scam is where someone (most of the time with a foreign accent with common sounding names like Jack or Joe) claiming to be with Microsoft or some other tech company will call you, email you or run a web site offering technical support services or offer to sell you software and/or a software license. You caller ID will report the number is blocked or unavailable. They may tell you certain details about your computer like what operating system you have and that it has been registered. They may claim that your computer alerted them that it is infected with a virus and try to get you to grant them access into your computer. If they get access to your computer, they can do things such as:
» Obtain your credit card and or banking/financial information to steal money from you
» Change settings on your computer such as disabling or restricting your security software to make it vulnerable
» Request your credit card information to bill you for fake services
» Navigate to fraudulent websites and have you input credit card and or other financial information
» Install computer remote control software and or malicious software such as keystroke recorders
» Change your computer’s password information

Microsoft will never cold call you for billable computer support services. The scammer could sound legit in that there could be background noise that could sound like a call center. The scammer could also say your computer is spreading viruses through the Internet and tell you that there will be legal and criminal proceedings brought against you if you do not grant them access.

Other variations of this scam can come from people claiming to be from Facebook or Twitter.

If you have already fallen victim to this scam:
» Contact a Tech Support person you can trust and inform them of this and have them scan for remote control software/keystroke recorders/viruses/malware and clean your computer
» Notify your local authorities
» Contact your banking institution and notify them as well as your credit card companies and request any charges be reversed
» Change your login information on your computer and online accounts for your bank, credit card companies and email providers
» Report the call to the FCC at: www.fcc.gov/complaints
» Contact the Internet Crime Complaint Center at: www.ic3.gov/complaint/default.aspx

LOCATIONS:

Chesterfield, MO
Fox & Hound
17416 Chesterfield Airport Rd.
October 17, 2013
2:30-4:30pm
Drinks and appetizers to follow

Des Moines, IA
Biggs’s
5950 University Ave.
October 22, 2013
2:30-4:30pm
Drinks and appetizers to follow

Troy, MI
Bailey’s
1965 West Maple Rd.
October 24, 2013
2:30-4:30pm
Drinks and appetizers to follow

Cordova, TN
Fox & Hound
819 Exocet Dr.
November 12, 2013
2:30-4:30pm
Drinks and appetizers to follow

Carmel, IN
Fox & Hound
14490 Lowes Way
November 14, 2013
2:30-4:30pm
Drinks and appetizers to follow

Drinks and appetizers to follow
Cost-Cutting Strategies for Your Retiree Clients

These ideas from forward-thinking advisors will help you clients save money - and create selling opportunities for you.

Retirement planning is complex. There is so much uncharted territory ahead of advisors and their clients, as defined pensions disappear from the map and people continue to recover from the Great Recession. And there are other factors that could negatively influence the retirement they have worked so hard for, such as the costs associated with long-term care, and how they handle their Social Security benefits and Medicare plans.

Three experienced advisors offer some products and techniques that can help you address these issues with your clients who are planning for retirement or are in the midst of it.

By Maggie Leyes, originally in Advisor Today.

1. Long-term care: Get your head out of the sand!

Long-term care planning isn’t just about talking to your clients about a product, it’s also about talking to them about an issue that could ruin their entire retirement security; a catastrophic long-term care event, says Debra Newman, CLU, ChFC, LTCP, founder of Minneapolis-based Newman Long Term Care.

“Advisors have been allowing their clients to ignore this issue, but you have to have this discussion with them - get them to agree this is a risk that could happen,” she says. There are innovations happening with long-term care insurance (LTCI) to address a wide range of benefit needs and price points. The key, says Newman, is to understand your clients’ objectives and address them with a product that fits.

Newman describes a typical scenario. A couple is sitting in front of you and the husband says of a product, “I’ll never need it.” You can agree, saying, “You may be right. You may never need this, but what I’m worried about is if you die before your wife, she no longer has a built-in caregiver. We want to make sure if you’re not around, she gets the highest quality care.”

A solution could be to present them with an LTCI policy with a shared-care benefit. If this scenario were to play out, the husband’s unused benefit would roll into the wife’s benefit. Because her spouse is deceased, there is no second premium to pay, which essentially gives the wife double the benefit for half the price, says Newman.

While you may have clients who can put a lump sum toward a single-premium life insurance policy with LTCI benefits, the truth is that most will be looking for a more affordable solution. Newman suggests using LTCI products with a guaranteed future purchase rider. With this feature, you can drive the LTC planning decision at the same time you’re doing retirement planning,” she says. “You don’t have to sell the whole bonanza. Instead, sell an LTCI plan that allows your client to enter with a modest premium and gives you the opportunity to review the policy and increase the benefit over time.”

Another option that clients might want to consider is a short-term care policy, which offers similar benefits to a long-term plan but for a shorter period, usually a year at the most. While it is more expensive “per unit,” it has a lower price point, says Newman. This may help people get some coverage, which is better than none.

2. Social Security: It’s time to embrace longevity.

Social Security is critically important, as almost half of current retirees depend on it for at least half of their overall income - and it’s becoming more important by the day,” says Ike Trotter, ChFC, CLU, CASL, of Greenville, Miss-based Ike Trotter Agency. While the full benefit age for people born from 1943 to 1954 is 66, statistics show that 43 percent of men and 48 percent of women first received their benefits at age 62, according to the National Academy of Social Insurance. That may not be the wisest move, says Trotter.

While financial circumstances or health problems may force some to draw on their Social Security benefits at 62, those with financial leeway may be better served by tapping into other retirement sources first. By waiting, their benefit has the opportunity to grow by 8 percent a year, providing a richer monthly benefit if they can draw on it later years. Social Security offers two distinct benefits that other retirement sources may not: income that you can’t outlive and inflation protection.

Your clients may feel they need to “take it while the getting is good” or that they might not live long enough to see any benefits if they wait. “But mortality tables say the reverse is happening,” says Trotter, who points out that the real risk in retirement is longevity. While client circumstance will dictate your specific recommendation, Trotter offers an example of a “file and suspend” strategy that can add up to significant retirement income for your clients if they wait.

John was born in 1947 and Mary in 1951, but both agree to wait until age 70 to claim their own Social Security benefit. John files his claim at 66 but opts to suspend his $2,000/month benefit. This allows Mary to get a $1,000/month spousal benefit at 66 by filing a restricted claim. This gives them a source of income, and allows them to accumulate delayed retirement credits - 8 percent annually - between age 66 and 70. When John turns 70, his benefit has grown to $2,640/month, and when Mary reaches 70, she can switch from the $1,000 spousal benefit to collecting her enhanced benefits.

The crossover point - or the benefit of taking the income later - is usually around age 79-82. So, as a general rule, unless a person is in declining health, he should strongly consider age 66 as a starting point for Social Security, so he can draw out a much higher monthly income later.

3. Medicare Planning: That’s just the start.

Health care, and Medicare specifically, are, and will continue to be, critical when helping clients do their retirement planning. And as is the case with many government programs, Medicare can be complicated. That’s why Van Mueller, LUTCF, makes sure he knows enough about it to be of help to his clients.

The bottom line: For most retirees, Medicare is an improvement, says Mueller. He parses a complicated issue this way. Normally, it comes down to choosing between a Medicare Supplement plan and a Medicare advantage plan. Medicare Supplement means the vast majority of a retiree’s needs are covered, with no deductible and no out-of-pocket expenses, but there’s the expense of a premium. Medicare Advantage, on the other hand, has no deductibles and no premiums, but does have copays.

If a senior is in good health, Medicare Advantage is usually the best route, as he does not need to pay a premium, which can mean big savings over time. And now with the changes that the Affordable Care Act brings, if seniors using Medicare Advantage were to become chronically ill or develop an uninsurable condition, they can switch to Medicare Supplement with its set premiums and no out-of-pocket costs.

But Mueller doesn’t focus on Medicare in his business; instead he partners with a health-care expert. “If you don’t want to specialize in it, find someone to work with who is good at it and who will also respect your business,” he says.

What Mueller does do is use health care and Medicare as a starting point to talk to clients about their larger financial situation. What a lot of agents aren’t doing, he says, is taking advantage of this relationship that they’ve just cultivated by helping clients with their health insurance and Medicare issues. “They like you; they’re buying from you. Why not ask them a few more questions?” he says.

The transition can be as easy as this: “Now that you’re OK with health care, how are you going to pay for it if your income keeps going down? What if there was a way to not lose any money and to take advantage of a downturn? Would you want to know about it? With this simple set of questions, you’ve opened the door to a conversation about annuities, for example, and your client’s larger financial situation.”
### September Qualification Standings

#### Qualified
- John Barrios
- Norman Brownsher
- Scott Bybee
- Troy Christensen
- Robert Cremerius
- Jamie Cross
- Carter Davenport
- David Erickson
- Brad Harris
- Dennis Hennessy
- John Hillenbrand
- Michael Kock
- David Kover
- Terry Masching
- Dennis Meyer
- John Owen
- Parker/Applebaum
- Danny Parker
- Eric Seger
- Dave Sentnor
- Dennis Sikorski
- Dave Sorenson
- Mark Sudderberg
- Troy Thompson
- Tom Ulmer
- Doug Verley
- Brad Walton
- Tim Wellman
- Tim Wuest

#### On Track
- A.W. Abel
- Pierre Badertscher
- Dean Callison
- Kenneth Coe
- Bill Crouch
- Brian Franke
- Jeff Hales
- Ron Hanson
- Thomas Keating
- Robert Leger
- David Schoenfeldt
- Laura Scobee
- Brian Smith
- Bruce Snyder
- Scott Weir
- Mark Woodward

### Production Report

#### Top Producers

**YTD by company**

- Jennifer Drummond
  - First Heartland Capital, Inc.

- Confidential
  - First Heartland Corporation

- Troy Christensen
  - First Heartland Consultants, Inc.

#### September Top Ten

<table>
<thead>
<tr>
<th>Agent</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brad Walton</td>
<td>$82,865</td>
</tr>
<tr>
<td>Carter Davenport</td>
<td>$47,569</td>
</tr>
<tr>
<td>Danny Parker</td>
<td>$46,375</td>
</tr>
<tr>
<td>Parker/Applebaum</td>
<td>$45,059</td>
</tr>
<tr>
<td>William Glass</td>
<td>$44,446</td>
</tr>
<tr>
<td>Troy Thompson</td>
<td>$40,098</td>
</tr>
<tr>
<td>Dennis Meyer</td>
<td>$45,059</td>
</tr>
<tr>
<td>Tom Keating</td>
<td>$39,869</td>
</tr>
<tr>
<td>Jeanine Devine</td>
<td>$37,918</td>
</tr>
<tr>
<td>Eric Seger</td>
<td>$35,255</td>
</tr>
</tbody>
</table>

The best compliment you can give First Heartland is the recommendation of a quality agent. Take a minute to email a referral to Matthew Evans.