



BUA has the Right Carrier for Your Clients

Life Insurance	Annuity	Long Term Care	Medical
American General American National AXA Equitable Banner Life Genworth ING ReliaStar John Hancock Lincoln Benefit Life Lincoln National Life MetLife Prudential Transamerica United of Omaha West Coast Life	American General American National Genworth ING USA Annuity Lincoln Benefit Life Lincoln Financial Group North American Sun Life The Standard Transamerica United of Omaha West Coast Life	Genworth John Hancock Lincoln National Life MetLife Mutual of Omaha Prudential	American Community Anthem Assurant Health Chard- Snyder Companion Life Fort Dearborn Life Golden Rule Insurer's Admin. Corp. Medical Mutual Mutual of Omaha Wallach & Company WORLD Insurance

Not all products available in all states. Contact BUA for complete carrier and product details.



BUA News to Use is written and distributed by Business Underwriters Associates and is solely intended for agent use only. Not all products and services are available in all states. BUA has made every attempt to verify the correctness of the product and service information provided, however, all information is subject to change without notice. Please contact BUA for complete details regarding any products and services mentioned in this issue prior to discussion with your clients.



BUA News to Use

New Opportunities, backed by 30 years of service to Insurance Producers.



January 2010

INSIDE THIS ISSUE:

Moving Forward

Congratulations to Scottsdale Qualifiers

Just Announced: 8th Annual BUA Top Producer Trip.

BUA Agent Referral Program

Three Simple Steps to Selling Life Insurance: Introducing Genworth's LQR

The Pension Protection Act Opens the Door to More Sales

BUA Welcomes Golden Rule

BUA provides insurance products and services to independent insurance professionals throughout the United States. Headquartered in Akron, Ohio, BUA has regional offices in New Jersey and Las Vegas.



BUA Corporate Headquarters in Akron, Ohio

Moving Forward

By Jack Wright, BUA President



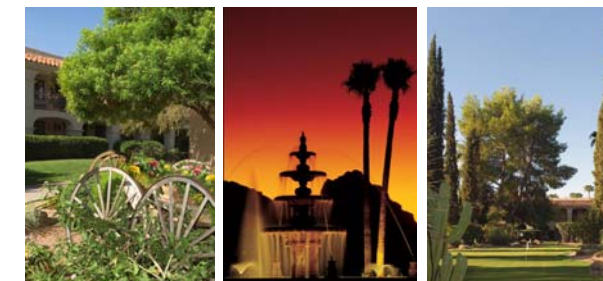
We often hear insurance is "a relationship business". Today, more than ever, this is true. Your relationship with your client, our relationship with you, and our collective relationships with insurance carriers may never be more important than in 2010.

These relationships will help us to take advantage of some tremendous opportunities in the coming months. For example, provisions of the Pension Protection Act taking effect on January 1, 2010 create tremendous opportunities for increased annuity, long term care and life insurance sales. New product opportunities such as Life Quote Request from Genworth will help you sell more term insurance in less time. And, additional carrier partners, like Golden Rule for individual health insurance, will provide a wider range of plans for your clients to access.

All in all, these relationships add up to big sales opportunities, and big rewards as part of BUA's industry leading compensation programs, such as the 8th Annual BUA Top Producer Convention at Paris, Las Vegas in October.

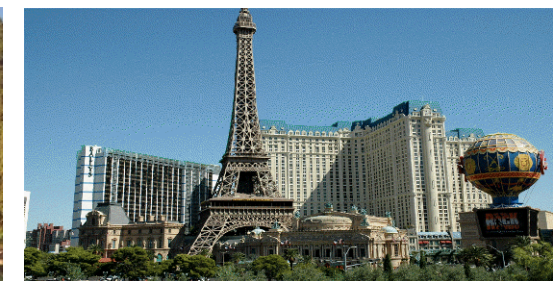
Let us know how we can help. Contact your BUA Sales Consultant for more information and ideas on how to keep your business moving forward.

Congratulations to Scottsdale Qualifiers



Congratulations to the Scottsdale Qualifiers who will be heading to the luxurious Scottsdale Plaza Resort with BUA in March 2010. This year more agents qualified than ever before, and we thank you all for your business.

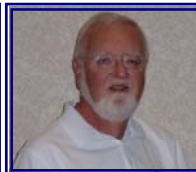
Just Announced 8th Annual BUA Top Producers Convention



Plan now to qualify for this year's Top Producer Convention with BUA and experience everything you love about Paris, right in the heart of Vegas. For production and contest requirements, contact your BUA Sales Consultant.

BUA Agent Referral Program

By Jack Wright Sr, BUA Chairman



For years I have said, "If you're happy with our service, tell a friend. If not, tell me." I am happy to report that over the years, I have received many more positive comments than negative ones.

To help encourage you to tell a friend, BUA has created a new Agent Referral Program. If you refer an agent to BUA and that agent writes with BUA, we will provide you with a \$50 Visa Gift Card as our way of saying thank you.

To find out more about the BUA Agent Referral Program, including how to refer an agent, give your BUA Brokerage Consultant a call or visit www.buaweb.com.

3 Simple Steps to Selling Term Life Insurance Introducing Genworth's Life Quick Request

Genworth introduces Life Quick Request, the fastest way to sell term life insurance coverage to your clients. There are just 3 simple steps to selling term with this program:

(1) You collect basic information from the client and submit it online or via fax to BUA.

(2) Genworth works with BUA to:

- Contact the customer within 24 hours
- Gather the remaining information to complete the application
- Determine the right forms to use
- Schedule the parameds

(3) You deliver the policy. Throughout the process, real-time updates will be provided to you.

Take advantage of improved issue times, higher case placements and increased productivity.

- **Reduced Cycle Times:** Cases are processed 10 days faster than the traditional application, on average.
- **Help Improve Case Placements:** Placement ratios may jump 8 to 10% - this could have a real impact on your bottom line.
- **Increased Productivity:** Life Quick Request simplifies the application process. You'll fill out a 2-page form instead of the 12-page application, freeing up your time to sell more life insurance.

GET STARTED NOW: Contact your BUA Sales Consultant on how to put this powerful tool to work for you!




BUAWEB.COM
Provides 24/7 Access to:

- Case Status
- Forms
- Online Contracting
- Product Information
- Industry News


Check it out today!

Business Underwriters Associates Brokerage Sales Consultants

 **Becky Morse**
330.576.1109
Becky@buaweb.com

 **Jennifer Lambert**
330.576.1113
Jen@buaweb.com

 **Jeanette Wagar**
330.576.1117
Jeanette@buaweb.com

 **Brandy Small**
330.576.1125
Brandy@buaweb.com

 **Michele Hardman**
330.576.1119
Michele@buaweb.com

The Pension Protection Act Opens the Door for More Sales This Idea Could Lead to Sales for the Next 10 Years

On January 1, 2010 the Pension Protection Act opens the door to more sales by creating a more tax-efficient strategy for funding long term care insurance purchases.

The Pension Protection Act will allow individuals to use non-qualified funds from an annuity or life insurance contract to pay for long term care insurance on a tax free basis.

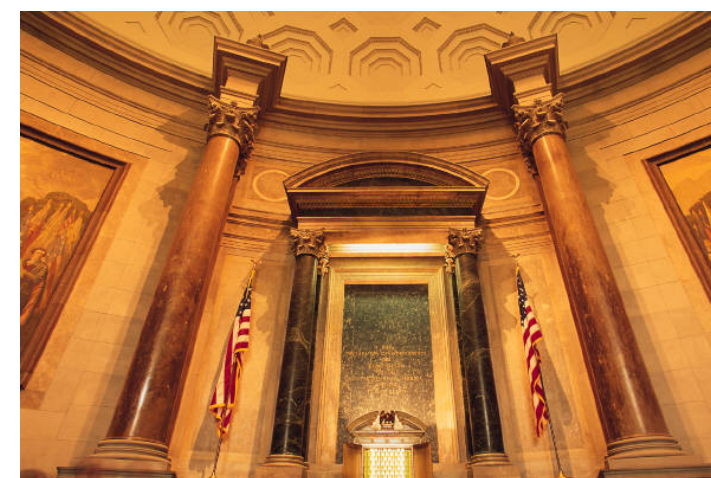
For example, a client purchases a single premium immediate annuity (SPIA) to make annual payments on a long term care insurance policy. Prior to January 1, 2010 the interest growth in the SPIA payments would have been taxable to the client. However, as a result of the Pension Protection Act, income payments from a SPIA can fund, federal income tax free, a long term care insurance policy.

Most of your clients will understand the need for long term care insurance, now you can provide them with the most tax efficient way to pay for the policy.

This is just one of several ways for your clients to gain access to the funds in low cost basis non-qualified products without having to pay taxes on the interest growth. We firmly believe that by talking to your clients

about the benefits of the Pension Protection Act you will create additional annuity, long term care and life insurance sales. PLUS, by having this conversation with your clients you will generate additional referrals into new clients.

Give your BUA Sales Consultant a call to discuss developing a program to take advantage of tax savings available through the Pension Protection Act.



BUA Welcomes Golden Rule Insurance Company

BUA is pleased to announce we are now offering marketing, sales and new business support for health plans marketed to individuals and families from Golden Rule Insurance Company. Golden Rule offers an extensive product portfolio and new agent training programs designed to help you close sales quickly.

Golden Rule has long been known as a leader in the individual health insurance market:

- Rated "A" by AM Best and A+ by Standard & Poor's
- Use of local and national UHC Network
- Competitive commissions (20% FYC, 5% renewal)
- Very competitive rates
- Full range of health plans including H.S.A.

- EASY on-line quoting and application process through their "Estore"
- New business counts toward The BUA Top Producers Convention!

You can start submitting your quote requests to BUA at health@buaweb.com or fax to 330.576.1132. You MUST be licensed prior to submitting new business so let BUA know right away if you need licensing. If you are already licensed with Golden Rule we can make transfer arrangements so please call BUA for details.

Good selling!

