



BUA has the Carriers You're Looking for

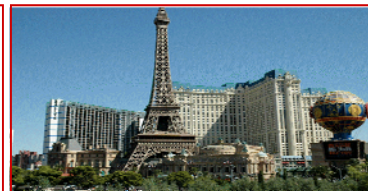
Life Insurance	Annuity	Long Term Care	Medical
American General American National AXA Equitable Banner Life Genworth ING ReliaStar John Hancock Lincoln Benefit Life Lincoln National Life MetLife Minnesota Life NEW! Prudential Transamerica United of Omaha West Coast Life	American General American National 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 Anthem Ind NEW! Assurant Health Chard- Snyder Companion Life Fort Dearborn Life Golden Rule Insurer's Admin. Corp. Medical Mutual Mutual of Omaha Starmark Wallach & Company WORLD Insurance

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



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Vegas is calling. Are you in?
The 2010 BUA Top Producers Convention.
Visit www.buaweb.com for complete convention details.



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BUA News to Use

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

March 2010



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Vegas is Calling: Are You In?

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



Nimble – it is not a word that is often associated with insurance products. However, it should be. Whether you are talking about life, annuity, long term care or health insurance, the right product can provide your client with the flexibility to adjust to many different market and protection needs.

Take for example Genworth's LQR. This new life insurance application platform allows clients to quickly secure coverage, and for agents to easily expand their business profitably. Additionally, John Hancock's new LifeCare plan provides both life and long term care insurance protections in one policy. Income annuities are also gaining in popularity because they allow for guaranteed income, and new tax advantages through the Pension Protection Act.

Taking advantage of products like these allow you to be nimble enough to adapt to new market conditions and keep your business moving forward.

Genworth LQR: Making Life Easier

Over the past few months we have been introducing Genworth's new online submission system LQR. It was designed with the sole purpose of making it easier and more profitable for agents to write term life insurance on a wider range of clients. Since we are a few months into the new system, and brokers have had a chance to really test drive this system, we are happy to report that it is living up to, no make that, exceeding all expectations. LQR lets you work more efficiently, and makes it possible for you to work more profitably.

As one agent told us, "It makes the \$500 a year term case profitable for me, which in turn allows me to work with more young clients, and hopefully build more long term relationships."

And that's not all.

Another agent told us, "I hate paperwork, and

liked the idea of the online system, but was nervous about the exam interview, so I bought a small policy on myself. The interviewer was very professional, and the process went very smoothly. The clients I have enrolled with LQR have thought so as well. LQR is a winner in my book."

If you are not using the Genworth LQR system, what are you waiting for? You are missing the opportunity to write term life business more efficiently and more profitably. Contact your BUA Sales Consultant today, and learn how you make life easier with Genworth LQR.

Don't Forget the LQR Bonus!

Write three Genworth LQR applications in February and March and pay for two of them, BUA will pay you an additional \$25 bonus.



Are you Selling Income Annuities? If Not, You Should Start Right Now!

Are any of your clients still scrambling to make up loses in the stock market? Have any of your clients been forced to reevaluate retirement plans? Have any of your clients had to choose to leave less inheritance or nothing at all to their kids?

Of course some of them have.

Over the course of the last 18 months, we have seen the rules of retirement planning rewritten. It is a reality that many of us don't want to face, but it is true.

One way to squeeze a bigger annual income out of retirement savings is for your clients to move a portion of their assets into single premium immediate annuities, or income annuities.

How much your clients should move depends on who you talk to, but even some of the largest mutual fund wholesalers in the country are now recommending up to 30% of assets be placed in fixed income annuities.

According to Fidelity.com, "The world of fixed income can offer options for your key investing needs-which is why it should be considered as a part of your portfolio. Here's what fixed income can help you do: create a source of regular income; manage your overall risk; and possibly reduce your tax bill."

Makes sense doesn't it. Have you delivered this message to your clients yet?



With market returns expected to be anemic for the foreseeable future, many clients and advisors are trying very hard to recover recent loses. If your clients are close to, or in retirement and plan on living off investment income, they had better be sure to plan for income into their 90's and for market fluctuations that could affect the amount they can safely take out each year. Moving a portion of their assets into a fixed income annuity will guarantee an income stream, which may allow them to free up other assets to invest to go after higher returns.

Let BUA help you help your clients in this new economic reality. Give your BUA Sales Consultant a call to discuss positioning income annuities with your clients.

Don't Forget about the all new BUA Agent Referral Program



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.

January BUA Employee of the Month Monique Lopez



Monique Lopez was voted employee of the month for January 2010. Monique joined BUA in 2004 and is currently the Internal Wholesaler for the Gold Team. The next time you talk with Monique, join us in congratulating her on this achievement



Welcome to the New LifeCare from John Hancock

John Hancock has launched the industry's best reason yet to consider a life insurance policy with long term care (LTC) benefits. John Hancock's new LifeCare product is a single-premium solution that combines tax-efficient, guaranteed protection for both life and long term care insurance needs- all in one policy. John Hancock's LifeCare beats its competitors by offering:

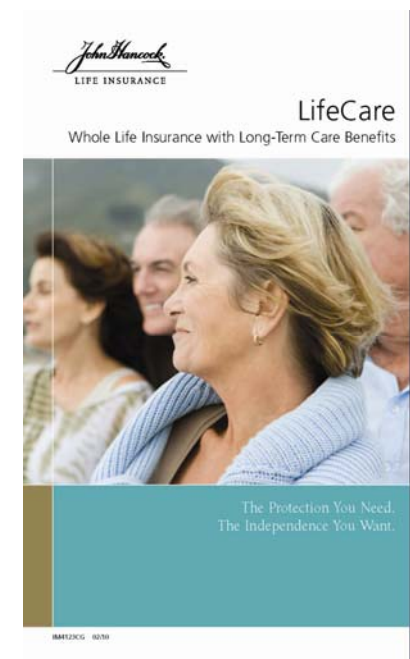
A Fully Guaranteed Policy: The death benefit, long term care coverage and strong cash values are all fully guaranteed.

Quick and Easy Application Process: With LifeCare's streamlined tele-underwriting process, the policy can be issued in as little as 8 days with no exams, labs or doctors statement- helping you place more business easily and promptly.

Much, Much More. . .

As an experienced leader in both life insurance and long term care insurance markets, BUA is dedicated to supporting your sales efforts. Available are a wide array of marketing materials to help you tell the story and close the

sale. Contact your BUA Brokerage Sales Consultant for more information.



Re-Discover One Deductible Plans Health Insurance Option is an Old Way to Provide New Savings

In today's economy, everyone is looking for ways to save money. Many clients are considering the idea of dropping their individual health insurance coverage as a way to save.

However, many of them don't realize there is a low cost program available to them that offers comprehensive protection at a lower cost—One Deductible Plans.

A One Deductible Plan, such as a Health Savings Account Qualified Plan Option, provides you with an integrated

deductible- so all family members apply covered medical expenses to one deductible. Keeping track is easy- once it's satisfied for anyone it's satisfied for everyone! Once the deductible is met; every covered in-network medical expense is paid at 100% for everyone for the remainder of the calendar year! Even prescription drug expenses are included- there's no separate charge for drugs.

It's a new way to look at health insurance. And it's affordable. The price keeps money in your pocket. The

coverage protects against the catastrophic, like a major illness that can change your financial position in an instant! After all, that's what health insurance is for.

It really is as easy as this!

Contact Jim LaFleur at BUA to discuss using a One Deductible Plan option with your clients.