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August, 2018



### **Letter from the Managing Director**

#### **The Effects of Tax Law Changes and Life Insurance**

All "Second to Die" insurance policies sold for Estate Tax solutions should be reviewed. The current estate tax exemption moved from \$1,000,000 to \$11,200,000 per individual. Thanks to the tax cuts and Jobs act of 2018, gift and estate tax exemption per individual has been increased to \$10,000,000, indexed for inflation (\$11,180,000), but is set to revert to a \$5,000,000 exemption, also indexed for inflation, after December 31, 2025.

Financial Advisors, CPA's and trust Companies should notify clients regarding the tax law changes. Clients should have the opportunity to look at various options on their existing life insurance programs.

Life insurance remains the only investment that creates an immediate estate and has unique tax benefits. Because both the State and Federal government allow the insurance proceeds to pass tax free and the policy cash value to grow without tax, proceeds are normally not subject to creditors. Also, named beneficiaries proceeds are not subject to probate fees. Our product is unique and very valuable.

All the best to our agents and brokers for a strong finish in 2018!

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## Are you earning 1<sup>st</sup> year commissions in the 2<sup>nd</sup> year on your clients Term Sales??

If not, you are missing out on the opportunity to almost DOUBLE YOUR INCOME...

We have several carriers that have products with a rolling target premium. Using an IUL or GUL product as a term alternative to a 20 or 30 year term policy, your clients will have almost the same premium outlay but with a lot more flexibility, benefits and potential cash value that may add more value to your client's policy.

Call me today for a quote and the opportunity to **earn higher commissions!**

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## Welcome our new case manager Kristen Surmeier

Kristen worked for us in 2012 for a few months before moving to California, where she most recently worked for a healthcare cost containment company. She's now back in Texas and says she'll never return to California again!

In her own words:

"I recently relocated from California with my family. I have an exceptional husband that I've been married to for nearly 17 years and have 3 wonderful boys.

I have worked in different aspects of the Insurance industry a little over 20 years, including working with brokers, carriers and most recently international insurance - both carrier and cost containment facets. I make the best of any situation and always have a smile on my face."

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## Thinking about LTC Insurance?

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## Long Term Care Insurance (LTCI)

What are the Tax Deductions for each Tax Payer Type?

Did you know there are premium tax deductions for each Tax Payer Type? See the attached summary to see if you qualify. Call me to discuss the details.



## What is a 199A?

**Deven Hennessey**

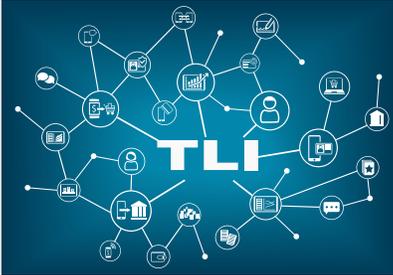
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## Take Advantage of 199A

If you haven't heard of 199A, now is the time to familiarize yourself and share with your clients. The next few years are going to be a fantastic boon to small businesses and you, as an advisor, may be perfectly poised to help your clients. 199A permits owners of sole proprietorships, S corporations, or partnerships to deduct up to 20% of the income earned by the business.

This new deduction can greatly increase their bottom line, which in turn could allow them to acquire the financial and/or insurance assets they need! The buy/sell, key-man, deferred compensation plan and executive bonus plan that these businesses have been researching, but have been unable to pull the trigger on, could finally be put in to place.

We're always looking for ways to help our clients and inform them of what may be available. For the small business owner, this is a tremendous way to do just that. Reach out to Elite Marketing today and to chat about the code section 199A and how it will benefit your clients.



## LTC Riders vs. Chronic Illness Riders

Traditional Life Insurance has come a long way in just a generation or two. Options now include a wider variety than just the Term and Whole Life products our parents and grandparents would swear by, and these additional products sometimes offer bells and whistles that broaden the functionality of life policies. Modern riders to select from often include (but are in no way limited to) No-Lapse Guarantee, Other Insured, Supplemental Coverage, Estate Preservation, and Return of Premium. Among the most highly sought “bells and whistles” are Living Benefits.

As more life products offer Living Benefits, variety blossoms in an effort to satisfy budgets, meet retirement needs, and retain one’s dignity. These Living Benefits can come in the form of LTC riders or Chronic Illness riders, the latter of which could be one of two versions. Most states use similar outlines for each rider type they approve, but there are always the few that march to the beat of their own drum (looking at you, California and New York). When selling outside of your resident state, checking to see how the riders may differ across state lines is a great idea. Carriers have both Consumer and Agent brochures for each of their LTC riders and/or Chronic Illness riders available in electronic and sometimes hard copy form, with state variations available as needed.

Although Chronic Illness riders can act similarly to LTC riders, they are not LTC riders and should not be marketed as such. Facial tissues can only be called “Kleenex” if they are actually that brand, and if you hand someone a store brand chocolate sandwich cookie and call it an “Oreo” you just might be swiftly corrected (personal experience). LTC riders are regulated and must follow state guidelines (just like regular LTC products), while Chronic Illness riders are free from such restrictions.

[Click HERE](#) to see a side-by-side comparison of these rider styles, and feel free to call your friendly neighborhood Marketing Director or Case Design Manager for carrier- and state-specific details!





## Are standing desks better for your health?

### Standing desks: A new trend in the workplace.

Sitting too much can be very bad for your health; people who sit a lot everyday have an increased risk of diabetes and heart disease. Additionally, sitting all the time burns very few calories and many studies have linked it to weigh gain and obesity. This is a major problem for office workers because they sit down most of the day.

Fortunately, standing desk are becoming increasingly more popular. If you are standing, you are more apt to lean forward or backwards, or switch legs, but a standing desk is not an automatic ticket to better health, as uninterrupted standing can be as bad as sitting. Switching between sitting and standing is the ideal solution.

To ensure a healthy day at the standing desk, incorporate these posture changes:

#### WORK YOUR LEGS:

The simplest thing you can do is place a footrest under your desk where you can prop one leg while you stand. Switching legs often will stimulate your mind and your body.

#### PRACTICE MOVEMENT:

Walking in place or squatting every half hour or every hour. It takes 20 to 30 minutes for your body to feel the benefit of these movements, so you can spread them out over a time period.

#### TAKE A KNEE:

Kneeling exercises are great for getting the blood flowing. Try swiftly alternating between kneeling and standing five times. Keep if brisk to get the bust of energy you need to complete your daily projects.