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Letter from the President

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Rethinking Retirement

TIAA (formerly TIAA-CREF*) recently did a study on retirement and lifetime income. The study found that 84% of respondents claimed that receiving a guaranteed monthly paycheck is important to them, but only 14% actually purchased something called an annuity.

Insurance companies, through insurance advisors, have long been providers of fixed and guaranteed income in retirement. In the past, this was done via defined benefit pension plans. Now it's virtually not done at all.

People are confused and they misunderstand annuities. There is one group of folks who understand annuities, or at least are willing to purchase them because of what they actually do. The top 1% of the wealthiest Americans, those earning more than \$380,000 annually, are most likely to own annuities.

What do those individuals know that others are missing? I remember a simple story my father told me when he bought an annuity. He was a doctor, so why did he want an annuity?

"Well," he said, "I always had some money coming in. First I had a small allowance. Later I worked odd jobs and made spending money. I finally became a physician and I was making a good salary and raising a family. I could count on my ability to work. Now I'm retired and I want a small allowance that I can count on so your mother and I don't have to worry about everything else and I don't have to sell my investments at the wrong time."

I've always remembered this, a very easy and real depiction as to why someone who had done well bought an annuity.

Years later, my mother still lives independently and is 88 years old. She gets her monthly allowance set up by my father's foresight. When planning for the future, one thing to factor into the equation is your longevity and the risk of outliving your retirement income. Many things have changed for them since they purchased their annuity 28 years ago, but one thing did not change – the need and desire for a predictable and stable monthly income that they could count on regardless of markets or economic conditions.

Pensions are all but gone for most Americans, but annuities are still around. They provide the safety and security Americans are looking for – they just told us so in the TIAA study.

*Teachers Insurance and Annuity Association-College Retirement Equities Fund.



**SIMPLE, requires
NO TECHNICAL
KNOWLEDGE,
GUARANTEED to work**

Practice Builder: A Simple Life Insurance Strategy That Always Works

Would you commit to a business process that is **SIMPLE**, requires **NO TECHNICAL KNOWLEDGE**, **GUARANTEED** to work, and requires only 2-3 hours per week of your time? The average take home pay before taxes is usually \$50,000 to \$70,000 per year.

What is it? It is the process of information gathering and analysis to determine if your client has the correct amount and type of life insurance policy AND determining if the policy is performing up to expectations.

Is it worth it? If you have 300 clients/customers and commit to implementing this process into your business plan, policy performance reviews will generate \$50K to \$70K per year of income to you. You tell me, is it worth it?!

Client Benefits:

- Client is going to know what type of policy is best for them today, not the one they took out 10 years ago
- Client will know if the design is best for them today
- Client will know if the ownership and beneficiaries are set up correctly

Advisor Benefits:

- Uncover opportunities other than for life insurance (business insurance, group benefits, retirement planning) for your clients.
- You should ask for the close approximately 50% of the cases you analyze.
- Introduction to other family members, business partners, and influencers... more potential for business.
- Protects Assets under Management by creating new clients at death AND protects against competition selling life insurance to your clients.
- Find policies sold by other advisors who are no longer in the business.
- Profitable without having to find new clients.

To get started, you need to get the following:

- Annual Statement
- Signed authorization for Release of Information
- Inforce ledger when necessary to estimate future performance



Service, Solutions and Integrity Building the future together!

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How do you get the information?

- Annual reviews
- Financial planning process
- Ask these 3 questions:
 - Do you currently have life insurance coverage
 - Does it have any money inside of it
 - Is your policy at least 10 years old

If you answer yes to any of these questions, your client needs to do a policy performance review. Lower than expected interest rates may have resulted in a policy that now requires an increase in premium or the policy may not stay in force for as long as the client lives. You need to find out.

What can Elite do for you?

- Help you outline the strategy in more detail and customize it to your practice.
- Assist you in getting inforce ledgers of existing policies when needed.
- Help you analyze existing plans which and helps you determine if a better market alternative exists.
- We will support for you and your case with the carrier to get the offer needed to make this financially successful for your client.

Call me and I will get you on track for capturing easy money!



CD ANNUITY RATES

4.00% Guaranteed 5 Years

- Highest Guaranteed Rate
- Highly Rated Company
- Top MGA Commissions

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Meet Amber Nicole Dehart

Policy Holder Services Coordinator

In her own words:

“I am a native Texan, born and raised in Dallas. I graduated in 2010 with honors in American Sign Language from Mesquite High School. I then attended both Collin and Blinn Colleges to pursue an Associate of Arts Degree in American Sign Language Interpretation, which I’m still actively pursuing.

Throughout high school and college, I worked multiple jobs in the retail and customer service industries, which gave me a variety of skills. I joined Elite in late 2016 as part of the Marketing Team, managing our social media platforms and events. In April of 2018, I transferred to our Policy Holder Services Department. I enthusiastically accepted this opportunity to grow, and now I’m ready for anything.

My hobbies and interests include swimming, outdoor activities, baking, participating in fun runs/5k’s, event planning/coordination and volunteering for friends of Sundown, Social Media Management. I also enjoy spending time with my “children” Baxter, Joan and Timmy (dog, cat, and turtle), as well as my wonderful fiancé Zachary.”



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IRS Outlines The Six Keystones Of Proper Cybersecurity

As more and more businesses and institutions fall victim to costly phishing schemes and individuals’ confidential information is being compromised with alarming regularity, the recent IRS guidelines should be of interest to insurance agents everywhere.

The agency just released [IR-2018-150: Tax Security 101 – Security Summit](#), which outlines the following “Security Six” must-have protections for solid cybersecurity:

1. Anti-virus software
2. Firewalls
3. Two-factor authentication
4. Backup software or service
5. Drive encryption
6. Data security plan

While the IRS guide was created specifically for tax professionals, the federal government knows these [safeguards](#) are a good idea for any taxpayer or small business.