



Diversified Marketing Group Inc

# 2024 Annual Meeting

October 16-18, 2024 in Newport Beach, California

## Members Present:

James Buchanan  
Sean Giroux (Friday 10/18/24 only)  
Karen Nalley  
Robert Rosenthal  
R. Neil Sperling  
Gary Victorson

## Members Absent:

Liz Casper  
Phil Goodman  
Timothy Hatzinger  
Bruce Hersh  
Gregory Napolitano  
Rosilyn Overton  
Philip Panarella

## Guests Present:

Anthony Manahan (IMS Associates - Thursday 10/17/24 only)  
Jeff Martinelli (IMS Associates)  
Jeff Peterson (Truluma Seattle Corporate Office - Thursday 10/17/24 only)

## Proxy votes:

Sean Giroux held the proxy vote Philip Panarella  
Gary Victorson held the proxy vote for Timothy Hatzinger  
R. Neil Sperling held the proxy vote Liz Casper  
Gary Victorson held the proxy vote Phil Goodman  
R. Neil Sperling held the proxy vote Gregory Napolitano

## Elections for Board of Directors:

Treasurer – R. Neil Sperling, Board of Directors – Karen Nalley and Gary Victorson

The members in attendance voted unanimously in favor of voting in the slate of candidates for the 2-year term.

Presenters include Allianz, Ameritas, Corebridge Financial Distributors, Mass Mutual, Nationwide, Northstar Funding Partners, Petersen International Underwriters, Prudential, Security Mutual. LifeRoc is an event sponsor. See reports on sales presentations on next pages and on the DMG website under Annual Meeting.



## DMG Discussion

- 2025 Annual meeting – Is it beneficial to members? Are the presenters getting the value from the meeting? Is it an option to open the meeting to brokers to join the presentations? Could consider piggybacking on another meeting. Another idea was to have a home office host the meeting.

## Financial Report:

Treasurer, R. Neil Sperling, reviewed Balance Sheet and P&L with the members. Support fee changed for 2024 to \$100/M which decreased our overall income. Expected revenue at the end of the year is to be slightly negative.

## Member Round Table Discussions:

- Tracking orphan files and follow-up on files
- Mutual of Omaha iGo applications have been working well
- Prudential is coming out with a new final expense policy
- Target agencies/agent that are retired soon and offer to partnership and split commissions with the retiring agent
- Pose the question to consumers “Who do you have your insurance with” rather than “do you have insurance” – change the direction of the conversation with this question
- Using Proformax (a previous DMG meeting sponsor) to provide producers with monthly reports – focus area is 90-day renewal report
- eBlast to 8k – 10k a day and may get a couple of interested
- MelissaDataAddressCheckup – this system will verify names, this could be useful when calling upon orphan policies
- LinkedIn drip marketing as a lead generator – can’t do mass marketing as you will get blacklisted – can purchase Premier (\$29/M) to gain access of profile info that may include email/phone #
- Sales Navigator is \$99/M another tool to recruit
- Focusing on cross selling – promoting having a DI sales desk or DI expert helped increase business
- Putting on agent webinar that the carrier hosts
- GI life insurance with LTC rider – writing through Chubb, Transamerica, Allstate (through worksite)
- Discussion about hiring – members are using Zip Recruiter and LinkedIn

## DMG SALES PRESENTATIONS

### Ameritas

Dylan Krings

402-325-4272

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#### Index Universal Life

- **Growth IUL** Accumulation & Income
- **Value Plus IUL** Protection with low-cost structure
- **FLX IUL** Innovated to fit the middle-class needs
- **Value Plus Survivor IUL** Protection for 2 people

#### Whole Life

- **Access WL** Strong, early cash value
- **Growth WL** Long term cash accumulation
- **Growth WL 10-Pay** Fully paid up after 10 years
- **Value Plus WL** Low-cost death benefit focus

#### Term

- **Value Plus Term** Traditional Term, cost effective protection
- **FLX Living Benefits Term** Term with 18 LB Triggers

Living Benefits- Care 4Life - 18 Qualifying Conditions - Critical Illness (15) - Chronic Illness (2) Terminal Illness(1)

Living Benefits Permanent Life Payout Method - Lein Approach - 25% Critical - 50% Chronic 75% Terminal

Cap rate management that aligns to a mutual company approach. All our members are valued, we don't gouge the in-force with margins to buy new business.

Dividend management that aligns to a mutual company approach - 5% in 2024

In 2022 Ameritas chose a 3% contract rate for the product. This gives us a balanced approach where we do not have to forfeit a ton of death benefit and can also leverage the product to help maximize guaranteed cash values and stay competitive on non-guaranteed cash values with a big focus on early years. "Liquidity/Access to cash play". As it can be seen, we are very competitive on early guaranteed cash value.

#### Foreign National living abroad - Ameritas Requirements

- Must have an SSN# and/or Tax ID Number
- Client spends a minimum of 14 days per year in US
- Minimum annual income \$100,000 or net worth of \$500,000.
- Max issue age 75.
- Government issued identification (can be from home country), copy of passport and copy of visa (B1/B2) for proposed insured.
- Accelerated UW programs are unavailable.
- All application pages, signatures and exams/labs must be completed in US
- No politically exposed persons.
- If medical records are required, records must be in English.
- 3 months of US bank statements required.
- For country codes and best class available

Update on what's coming...

- New Contract coming soon for DMG partners
- FLX products are going away
- I-pipeline is going away
- E-contract to get members updated – downline will get an email to e-sign
- New compensation system called Varicent
- New comp grids for Value Plus, Fixed Life, DI and Annuity
- Currently getting 132%/4% renewals (on FLX products) – we are at a level 4 and there are 7 levels
- Agent Mobile App @ Ameritas - Search “Ameritas Agent” in App Store to manage your pending & in-force business or run a quote

### **FLX IUL replaced by Growth IUL**

**\*FLX Term replaced by ClearEdge Living Benefits Term**

#### **Annuities**

- **Accumulation 7 Index Annuity** Optional 5-year surrender rider
- **Income 10 Index Annuity** Guaranteed Lifetime Withdrawal Benefits
- **Compass SPIA** Variety of payout options available

#### **Disability Income**

- **Dinamic Foundation** Monthly benefit for a covered disability
- **Dinamic Cornerstone** Features flexible policy design
- **Dinamic Fundamental** Single lump sum benefit design

### **DMG DISCUSSION:**

Still having issues with processing -

## Northstar Funding Partners

Brock Brennaman  
608.345.3253  
[brock@nsfpx.com](mailto:brock@nsfpx.com)

Northstar is facilitating the premium finance transaction; they are not associated with any bank/BGA/etc. They are a risk management company that makes the process run more smoothly. They are based out of AZ and have 12 employees.

Is premium finance still viable in our market today? It is a fast changing market and ever-changing.  
New Pricing – interest rates have more than doubled in most cases. Banks and lenders are always adjusting.

Gap collateral outside the

Risk equation is to decrease leverage –

Policy blending may blend with term policies.

Life policy illustration and loan modeling includes:

- Policy underwriting, agent of insured, planning objectives and risk tolerance.
- Death benefit and possibly income goals when accounting for the loan balance
- Initial loan interest rate and projections
- Life policy crediting rate – default current and reduced
- Collateral estimates under scenarios
- Holistic planning based on the input and guidance of other advisors

Loan payoff, exit strategies

- Participating policy loans
- Cash surrender withdrawals
- Side funds (retained capital)
- Anticipated and unanticipated liquidity events
- GRATS, other planning techniques
- Premature death

Northstar isn't on the application for all companies except Allianz

Origination fee is essentially 1 basis point, which is included in the loan –

### DMG DISCUSSION

Fee is .50 BPS prepay on the total loan and .50 BPS on actual loan per year – this company is used for very large cases and they are a huge player in the premium finance industry

# Prudential

Shaneon Hohenstein

949-392-0840

[shaneon.hohenstein@prudential.com](mailto:shaneon.hohenstein@prudential.com)

Just rolled out 2 new term products under \$250k – and only available on e-app (TermPlus and TermValue)

Prudential is a leader in life insurance: #1 in VUL sales, #2 in total sales, 7 million insured – they are committed to meeting a variety of consumer needs and continuously look for opportunities to improve our portfolio.

Introducing a new Accumulation IUL

Momentum IUL: A universal life insurance product that offers clients the opportunity to earn interest credits based, in part, on the performance of an index. An attractive option for life insurance customers seeking tax advantaged growth that they can use later in life.

Key Benefits include: Death benefit protection, Cash value accumulation & distribution, Choice of index account types offering clients upside potential with downside market protection, Persistency Credit to further boost performance and drive momentum, Choice of fixed or participating loan options, Access to living benefits, Optional riders, like our BenefitAccess Rider, Several ways to access cash value and a variety of compensation options

Interest-Crediting Options: Drive policy growth and future momentum using the option that best matches clients' needs

Fast track underwriting - accelerated UW process for eligible applicants

Nicotine pouches will receive a non-smoker plus (as long as admitted on application) – vape users would be a smoker rate – if client was rated by one carrier, Pru will question why the client wasn't upfront and may not accept all clients at non-smoker rates.

Foreign national market (travel or non-resident) – Pru is unique on accepting foreign nationals and verify with your internal wholesaler before submitting an application.

10-minute Monday marketing topics is something that you can forward to your agents – Rebroadcasts are listed on Pru Express

Advance marketing at Pru is available to all downline agents to contact them directly.

Niches:

- Rated reduction program allows certain Table A or Table B new business to be issued at standard rates
- Competitive preferred build tables
- Most commercial pilots and private are eligible for preferred rates

## **DMG DISCUSSION:**

Not the most competitive S&P in the market – everyone has Pru and they are competitive on foreigner and age last products

# Nationwide

Chris Chertboonmuang

Tim Kohl

310-746-6405

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4<sup>th</sup> Largest life insurance carrier in the country and was originally created by Farmers Insurance

## Repurposing Life Insurance with an Internally Split §1035 Exchange

Keeping client financial strategies current by Reviewing client strategies is an ongoing process, POLICY REVIEWS may reveal a change of plan is needed, and IRC §1035 exchange is a tax efficient way of funding a new objectives.

An internal split §1035 exchange is a process where 100% of the cash value from a life insurance policy (or policies) is §1035 exchanged to another insurance company that offers all of the products the client needs. Upon receipt of the funds, the new insurance company “splits” the dollars into amounts needed to purchase the new policies. The cost basis and gain are also split and assigned to each product purchased on a pro-rata basis.

The difference is that with the internal split §1035 exchange, all of the cash value is exchanged from Insurance Company A over to Insurance Company B – so no partial exchange exists. Only when Insurance Company B has received 100% of the exchange money from Insurance Company A, is the cash value split up for use among various insurance products (including annuities) that are all issued by Insurance Company B.

In addition, the §1035 funds will be allocated to each product with a pro-rata split of cost basis and gain. And because the entire amount of cash value has been transferred in the §1035 exchange, there has been no taxable boot transaction.

Some clients will have money in 401(k) or IRA accounts that they would like to use to purchase long-term care coverage. Unfortunately, life insurance cannot be held in an IRA. And neither LTC riders on life insurance, linked benefit LTC policies, nor traditional LTC policies can be held inside of a qualified plan. However, annuities can be held in a IRA and could help solve our problem.

Nationwide is able to help you with your client’s needs with products and processes that include the following:

Nationwide can process internally split §1035 exchanges

Nationwide offers a variety of life insurance policies\*

Protection and accumulation policies

Guaranteed UL and premium guarantee riders on IUL and VUL

LTC riders available on most policies

Nationwide offers CASH INDEMNITY long-term care solutions\*

LTC riders on life insurance including survivorship

CareMatters linked benefit LTC policies

\*Products and riders will vary by state and may not be available in all states.

Nationwide has non-qualified SPIA’s and IRA SPIA’s to help broaden §1035 exchange opportunities (may vary by state)

When both Nationwide annuities and life/LTC products are used, there is a seamless internal process available for annuity income to pay life/LTC premium.

Becoming a trained Land As Your Legacy® advisor - A transition planning program for farmers and ranchers.

Land As Your Legacy's transition planning services are quite extensive, as you'll soon see. We're the #1 farm insurer in the nation, but with the breadth of Nationwide's offerings, we want to deepen that support. We seek to be the go-to provider protecting farm families, farm businesses and the future of America's family farms and ranches.

Beyond our commitment to the agriculture community, did you know Nationwide offers flexible underwriting for your farming and ranching clients? We want to be the go-to carrier for their life insurance needs, so we've made it easier for you to protect them and their families. Most individuals connected to agriculture will probably qualify, meaning they'll get special consideration for their BMI and limited tobacco use. For example, they might get a rating upgrade for their larger build or receive nontobacco rates, even if they use chew or snuff or smoke cigars.

When you shop for insurance or submit a case, there are a few steps you'll need to take to help our underwriters tie the case to the Land As Your Legacy program, and I'm happy to help. Even if the case isn't tied to a Land As Your Legacy full transition plan, they'll still probably receive a benefit — as long as you do your part to tie the case to our program.

5 key elements. We recognize that each family will have their unique needs, and some may need more help than others in one area or another. Let's spend a moment on each element of the plan. While we're talking, I'd encourage you to think about your network of professionals who can help implement each area. Families may look to you for referrals if they don't already work with the legal or tax specialists they'll need to help pull everything together.

These 5 elements of our transition plans are as follows:

1. Succession planning — Here we focus on who is best to lead the operation in the years ahead. We determine what's in the best interest of the farm or ranch and get beyond individual wants or desires that may be contrary to the long-term success of the operation. We let the farm (or ranch) speak and let it speak loudest.
2. Business planning — We'll review the structure of the family's business and provide recommendations to help protect the financial health of the farm operation now and into the future. Most often, we see business structures that might not be the best fit for that farm's operation.
3. Risk management — We review and identify potential risks to both the operation and operator(s), including planning for health care and long-term care expenses that could quickly take a huge bite out of the family's savings. A lifetime of planning can be destroyed by one unfortunate event such as a death, disability or long-term illness. Our plan will assess the risks and provide guidance to manage them.
4. Financial independence — This will help the current operator to rely less on income from the farm or ranch.
5. Estate planning — Finally, we align the estate documents with the other 4 planning areas and anticipate the costs associated with the handling of an estate. We'll help identify needed changes to business documents, titling, deeds and beneficiary designations so they're consistent with your clients' goals and objectives. You'll want to ask your clients: To whom are you leaving the property? What are you leaving them? When do you want to transfer ownership? How do you want them to receive it?

Our Advanced Consulting Group has written a wide variety of educational white papers you can use to learn about topics on which you're either a little fuzzy or that are most relevant to your client base. These range from interpretations of recent legislation to topics such as how to transition a farm operation when there isn't a next generation to pass it on to. I'd encourage you to take a look at [NationwideFinancial.com](https://www.nationwidefinancial.com).

Nationwide utilizes Box.com for document submission.

Land As Your Legacy® brand is a good fit:

- Fully operational farm
- \$250,000+ in gross revenue on Schedule F
- Within 5-10 years of transitioning
- Younger generation ready to buy out parents
- Open to feedback and suggested changes
- Willing to implement recommendations

## **DMG DISCUSSION**

Neil has used the Land as your Legacy as a promotion and getting good engagement from agents.

## Petersen International Underwriters

Derrick Pfau

800-345-8816

[derrick@piu.org](mailto:derrick@piu.org)

Maximizing Value and Opportunities from Life Insurance Data

### Stability

- Roots going back over 65 years in the Disability Insurance Industry
- Lloyd's coverholder for over 40 years

### Strength

- Largest Personal Accident U.S. Lloyd's Coverholder: Premium, Staff, Binding Authority
- 55 Employees

### Flexibility

- Distributes Lloyd's of London products in the U.S.
- Maintains all policy services in the U.S.

### Reliability

- Disability Income Protection Specialists
- Dedicated Account Management team

Common problems solved beyond the traditional carriers' capabilities: Disability Income Protection Solutions – High income, medical declines, age restrictions or unique occupation.

Guaranteed Standard Issue

- No medical underwriting
- Proof of income is not required only the census. TOTAL income is considered – salary, bonuses etc.
  - Option to dial down monthly benefits at enrollment time.
  - Up to 5 year non can policy term. Does not include "first manifest" language
  - Discounted Rates.
  - Up to \$100,000 per month. May go higher on a case-by-case basis.
  - True Own Occupation and Specialty coverage definitions of disability for the full benefit period.
  - Simplified, customized enrollment. Electronic and/or Paper
  - Other Benefits: Individual, Portable Policies. Residual, Automatic Increase, Presumptive, Waiver of Premium, Survivorship, and rehabilitation benefits along with COLA. Mandatory Plans- 3 or more Lives. Voluntary Plans – 10 or more Lives.

Disability Business Solutions

- Buy-Sell - Fund even the largest Buy-Sell Agreement with Buy-Sell DI.
- Key Person - Help provide funding for lost revenue, recruiting and replacements.
- Business Loan Protection - Covers 100% of the loan repayment schedule.
- Severance DI - When negotiating the terms of a termination, businesses will often agree to continue disability insurance after the individual is terminated.
- Overhead Expense - Even large partnerships need to carry Business Overhead Expense for each owner.

Coverage can be considered if there are ties to the U.S. by working for a U.S. based company or an address in the U.S.

- Coverage for Foreign Nationals working and/or living in the U.S.
- Coverage for Foreign Nationals working abroad for a U.S. based company
- Coverage for U.S. Citizens working abroad
- Business owners with a global footprint

## Failure to Survive Overview

### Features

- Simplified-Issue – No Exams, No Labs
- One Page Application
- Liberal Underwriting – Great For Impaired Risks
- Quick Underwriting – Policies Approved In Days, Not Weeks or months
- Benefits Up To \$50,000,000+ Any One Risk
- Terms Of Insurance Up To Five Years

### Common Uses

- Key Person Insurance
- Contract Guarantees
- Buy/Sell Agreements
- Business Loan Indemnification
- Mortgage Loan Protection
- Divorce Decrees

### Target Markets

- SBA Lending
- Dental/Medical Practices
- Mergers And Acquisitions
- Private Equity
- Professional Athletics
- Concert/Tour Promotion
- Cannabis Industry

## Failure to Survive FTS - Short Term Life Insurance Corporate/Business Owned

- Coverage is needed quickly
- Insurable interests need to remain confidential
- Propose insured is temporarily out of the country
- Coverage is needed for a short period of time
- Health issues are a concern
- Additional Coverage is needed

## DMG DISCUSSION

They are super easy to deal with and easy to use.

DMG has a direct contract

## Security Mutual

H. David Everly

607-338-7464

[deverly@smlny.com](mailto:deverly@smlny.com)

Security Mutual Life of NY - Maximizing Value and Opportunities from Life Insurance Data

- A Mutual Life carrier, established in 1886 (Binghamton, NY)
- AM Best A-
- Competitive Whole Life, (LP121, LP100, LP65, 10-Pay, SPx)
- Universal Life – Max face of \$250,000
- Contractually Convertible Term to age 75 – 10,15,20 and 30 Yr
- Survivorship UL to age 90
- Qualified Plans – TPA (SAI)

Security Mutual allows you to 1035 exchange on a term cost basis (internal and external) – must be term to a permanent policy. Can convert to UL up to \$250k.

Products include:

- Competitive Whole Life, (LP121, LP100, LP65, 10-Pay, SPx)
- Universal Life – Max face of \$250,000
- Contractually Convertible Term to age 75 – 10,15,20 and 30 Yr
- Survivorship UL to age 90
- Qualified Plans – TPA (SAI)

Can smoke marijuana up to 8xs a week to get up to a PNS rate

Competitive on BMI and pilots

Software is available through Winflex

[QuickQuotes@smlny.com](mailto:QuickQuotes@smlny.com)

[informals@smlny.com](mailto:informals@smlny.com)

### DMG DISCUSSION

Pricing is a little high, but underwriting makes up for it

## Corebridge Financial Distributors

Nick Lines

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Maximizing Value and Opportunities from Life Insurance Data - IUL and Agile Underwriting+ Using AU+ with our IULs provides a faster lab-free path to up to \$2M in meaningful coverage and potentially valuable supplemental retirement income. Our underwriting decisions: Simple, fast, consistent.

Improved competitive positioning after the revised AG49A (5/1/2023) through our Agile Underwriting+ (AU+) program

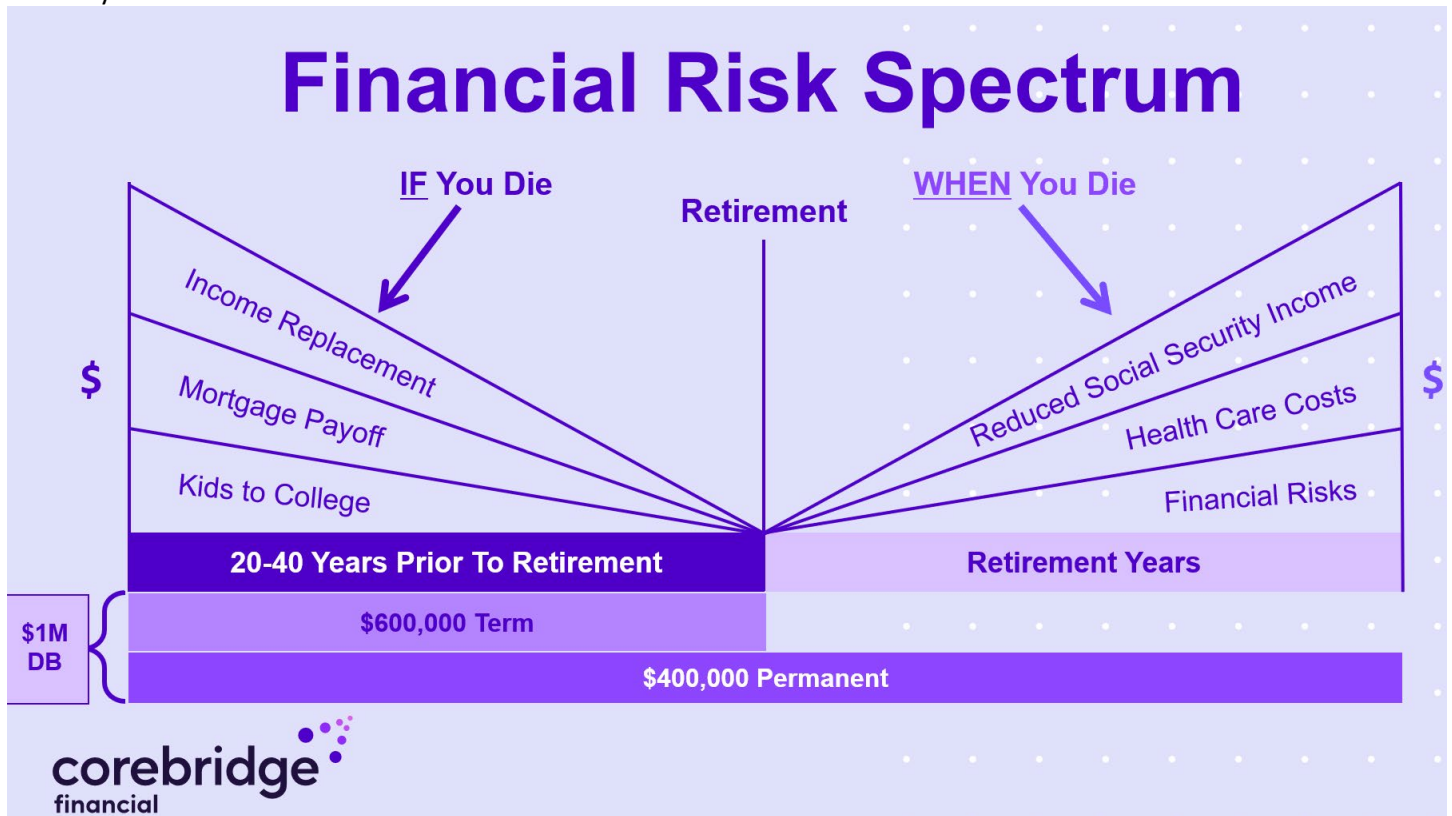
This improves the customer experience, increases placement, and shortens the time to issue (most applications are approved in 3 to 5 days). Applicants must be ages 18-59 and applying for \$2 million or less, see IUL and Agile Underwriting+ flyer for more.

Commitment to offering diversification options

Since the new AG49A went into effect, many carriers have de-emphasized volatility control indices (VCIs) – which were often the primary indices presented prior to the new regulation. Max Accumulator+ III and its VCIs were designed with consistency in mind and continue to illustrate well and continue to provide valuable diversification and volatility mitigation. Valuable & innovative features including the Accelerated Access Solution (AAS) chronic illness rider

RetireStronger.com – has campaigns “in a box” – many available resources on this website, including the Butterfly Chart

Butterfly Chart



### DMG DISCUSSION:

Service for brokerage is not the best, not able to get copy of medical records - Corebridge is working on giving access of APS to brokers



## Five things to know about Allianz Life Accumulator IUL

1. A type of “cash value life insurance” that is designed to last a lifetime.

In addition to the income-tax-free death benefit, generally it provides features like the ability to customize a policy with optional riders and the opportunity to accelerate a portion of the death benefit in the event of a chronic or terminal illness.

2. The opportunity to earn indexed interest.

Allocate the money – or “premium” – paid into a policy to one or more allocations that earn interest based on an external market index(es). Allianz tracks the performance of the index – and when the index goes up, the accumulation value may earn indexed interest based on the crediting method. A combination of an indexed allocation and a crediting method is called an allocation option.

3. Credited interest is protected from market risk.

Keep in mind that your client is not directly invested in the market. Since they aren’t buying stocks or shares in any index, they won’t lose anything due to a market downturn. Fees and charges may still reduce your policy value, though.

4. Capture potential interest with Index Lock.

Allianz Life Accumulator™ includes our Index Lock feature, which gives the opportunity to lock in an index value on certain allocation options anytime during the crediting period.

5. Options for accessing money.

Clients are able to access any available cash value via policy loans or withdrawals for any reason – such as supplementing retirement, helping with college funding, or for any other financial needs.

## Allianz Life Accumulator™ IUL Scope of Changes

### New Product Name

- Retiring the Life Pro+ brand (13-year run)

### Pricing Adjustments

- Premium loads
- Target Premiums at older ages
- Higher Classic Bonus (1%)
- PDF (Premium Deposit Fund) rate increasing to 6% (for new PDF only)

### New Index Options

- New Blended Futures (ER) and S&P 500® Futures Index (both lockable, all bonus options)
- Bloomberg US Dynamic Balance III ER Index replacing Bloomberg US Dynamic Balance II ER Index
- Index Lock Lower Threshold

### Risk Class Upgrade Program extended through Q3

Allianz Life Accumulator™ has multiple allocation options - the 3 new index options:

- The S&P 500® Futures ER Index (or S&P Futures) ... is a new equity index that tracks 3-month futures on the S&P 500 ... It is not a Volatility Control Index (or VCI) ... which means it does not balance equity and bond elements ... We use S&P futures so that we can offer Index lock ... annual Point-to-point crediting ... On a 100% equity index. The S&P Futures offers the upside potential of an equity index ... With the control of Index Lock ...
- The Bloomberg US Dynamic Balance III ER Index ... is a new Volatility Controlled Index with no bond allocation. The index is designed to offer diversified equity exposure with well-known broad based equity components. With 80% “large-cap”, 10% “small-cap” and 10% “technology sector” indexes ... it’s a great way to diversify equity exposure. To control volatility ... it adjusts how much is allocated overall ... Leaving a portion unallocated when the environment is volatile ... So ... There is no potential for a bond index to have a drag on performance in a rising interest rate environment. In addition, it allows you to offer your client a (...potentially higher) more stable Participation Rate ... on a Volatility Controlled ... Equity Only index ...

- Blended Futures Index (or Blend) offers a constant mix of 60% Equity and 40% Bond ... You'll always know how much equity exposure you have. It is comprised of 30% S&P® 500 Futures Index ER... 20% Bloomberg US Small cap Custom Futures ER Index ... and 10% Bloomberg international Equity Custom Futures ER Index ... (for 60% diversified equity). And the bond component consists of 40% allocated to the Bloomberg 10-year note custom futures ER index ...
- This is not a VCI ... And the equity/bond mix does not change from day to day (as a VCI would) ... This adds another opportunity to diversify allocations based on the broader economic environment ...

These 3 new indexes offer new options that are more comparable to traditional equity indexes or 'balanced funds' ... than VCIs ... And since they are an 'ER' design ... it allows us to offer Index lock ... Add to these the S&P 500® Index(es) and PIMCO Tactical Balanced ER Index (PIMCO TBI) And you've got a powerful new lineup of allocations to help drive your client's accumulation potential

## **Sales Tools**

### **Backcasting Tool**

- Show the historical frequency of an illustrated rate for selected indexed allocation options

### **Showcase**

- Educate how different bonuses could work for your client
- Demonstrate the power of different crediting methods in a case study format

### **Ensign™ Proposal Visualization Tool (no fee to use)**

- Interactive and customizable visuals to help show the value of IUL products
- Branded, customizable policy proposals for a unique client experience

### **Allocation Insights Tool**

- Explore how different index allocations perform under various market scenarios

Pending business for Allianz Life Pro+ Advantage must be funded no later than Tuesday, December 31, 2024. If unable to be funded by this date, it will be changed to Allianz Life Accumulator™.

If the applicant wants to switch to Allianz Life Accumulator™, a signed illustration and amendment reflecting the Allianz Life Accumulator™ are required.

## **DMG DISCUSSION**

Allianz has good products and most members have access a contract