



E-NEWS

from ISIS LIFE

First Thoughts

By: Mike Pinkans, CFA, CFP, CLU, ChFC, BRAMCO

Is the worst over? While we all wait for the credit markets to loosen and the recovery to earnestly begin, our industry is still in good shape. Sure, the industry is changing a bit with product offerings being tweaked but overall, the value proposition to the customer still can't be beat. Click [here](#) to read the latest commentary.

Sales Concepts and New Product Announcements

ROP Returns: Offer More with Return of Premium

These days, clients want more bang for their buck—even when it comes to life insurance. The Return of Premium feature, available on term and UL, is a cost-effective and tax-advantaged benefit for clients looking to get the most from their policy. To learn how ROP can be particularly attractive to homeowners, business owners, or clients financing their premiums, [CLICK HERE](#)

Maintain Maximum Flexibility with the Athena Universal Life Product from Axa

Show this option with every case:

- Long Term Guarantee (usually up to 30 years or age 90)
- Strong Cash Surrender Values
- Competitive Pricing
- Attractive Product Features, Including:
 - Return of Premium Rider with up to a 6% interest crediting factor
 - High Cash Value Rider (available for an additional cost)
 - Charitable Rider that allows clients to leave additional amounts to charities at no additional cost

Contact an ISIS representative at (800) 551-8289 for more information.

The Right Wealth Transfer Technique Can Make All the Difference to your Clients and their Heirs

Annuity Maximization—An estate planning technique that may help your clients transfer their wealth to their heirs in a more cost-effective manner. This strategy lets clients annuitize a deferred annuity to fund an Irrevocable Life Insurance Trust (ILIT). The death benefit potentially increases the amount of wealth to heirs while decreasing the taxable estate.

The Leveraged Credit Shelter Trust—A basic wealth transfer planning technique that allows your clients to take part, or all of the credit shelter trust assets, and purchase life insurance to potentially increase the amount of wealth available to heirs at the time of a spouse's death. It is funded with the estate tax exclusion amount at the first spouse's death.

Contact Jim Thornburgh, Vice President of Advanced Sales, at jthornburgh@isislife.com to learn more about how these concepts can benefit your clients.

John Hancock

Advanced Markets Radio - Back to Basics with Life Insurance; JH Introduces New Term Series: NOW is the time--more than ever-- to put one's affairs in order with basic protection planning from both estate and business succession perspectives. [Click Here](#) .to listen to a broadcast by John Hancock to learn more.

At ISIS, we will help you deliver unique solutions to your clients by transforming critical data and information into pacesetting product solutions. Contact our team of experts today at 800-551-8129.

We look forward to being of service.



200 N. Sepulveda Blvd., Suite 900, El Segundo, CA 90245

Security Products Offered Through Larimer Capital Corporation

Member NASD | SIPC | Under Independent Representation Agreement | Disclaimer

AGENT USE ONLY | NOT FOR PUBLIC DISTRIBUTION

To remove your name from our mailing list, reply to this message with REMOVE in the subject line