



# E-NEWS

from ISIS LIFE

## First Thoughts- to TARP or not to TARP

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

After many months, the government is now ready to distribute TARP monies to a number of insurers. The problem is, many insurers are saying "thanks but no thanks". What gives? Click [here](#) to read the latest commentary.

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## Sales Concepts

### Get the Most Out of Life . . . The Power of a Guaranteed Return on Premiums. The Power of Permanent Insurance.

- Competitive Return on Premiums
- Lasting Flexibility
- Life-long Guarantees

Although term life insurance can provide effective and low-cost protection, it is a temporary solution. It goes away. There are no guarantees.

Take a look at the competitive rate of return on premiums paid on the low-cost guarantees of the NEW John Hancock Protection UL-G 09. Then consider if a side fund on the incremental cost could earn this rate of return—with the objective of leaving your client in the same economic position. For more information, contact an ISIS sales expert at 800-551-8289.

### STEP Up Your Term Life Insurance!

Take this opportunity to help your term insurance customers step up to the next level with a permanent life insurance policy as the next step to help solidify their and their family's financial security. Lincoln Benefit Life's STEP (Simplified Term Exchange Program) may be just the solution to your customer's needs.

- [Read more about this sales opportunity](#)

## Advanced Markets: Double Discounted Transfers - The Silver Lining in the Economic Downturn

**[Don't Waste this Opportunity:](#)** It seems clear now, in 2009, that estate taxes are here to stay. Coupling that with the constant barrage of negative economic news, you could probably use some good news. This may help: Now may be an excellent time for common wealth transfer techniques. Your clients have a once in a lifetime opportunity to take advantage of depressed asset prices and depressed interest rates. Help get client's planning started and conversations going, with this client approved piece.

## Buy-Sell Arrangements & Business Valuation

Exiting a business at the right time, for the right price, and on the right terms takes planning, documentation and execution. This message features marketing material on Buy-Sell Arrangements, with particular attention to the importance of Business Valuation. Contact Jim Thornburgh, Vice President of Advanced Sales at [jthornburgh@isislife.com](mailto:jthornburgh@isislife.com) for more information.

What's New

[Checklist - Buy-Sell Life Insurance](#)

[Financial Profile - Buy-Sell Arrangements](#)

[Consumer Brochure: Valuation of a Closely Held Business](#)

[FAQ - IRS Penalties](#)



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