



Making a Difference... in your LIFE

Your Life Sales Consultant, along with the entire Creative Marketing Life Division team, is here for you with world-class service, providing you with the best support possible.

- **CONTRACTING:** Your Life Sales Consultant simplifies your life by tailoring your contract to become appointed with the appropriate carriers.
- **QUOTES:** Submit your requests from our Website, run your own term quotes online or call during normal business hours to discuss your case with your Life Sales Consultant, when more than a just a quote is needed.
- **FORMS:** Visit the Creative Marketing Website to download and print carrier applications, underwriting questionnaires and other forms required to accurately assess and submit your business. Carrier forms and applications are updated throughout the day with state-of-the-art technology to ensure accuracy the first time.
- **CASE MANAGEMENT:** Pending case status is available online through our Website; or you can contact your case manager during business hours.
- **CASE DESIGN:** Two pairs of eyes are better than one. If you are working on a case that is unusual or unique in design, the experience of your Life Sales Consultant can be a valuable tool to further your success.
- **LARGE CASE CONCIERGE UNDERWRITING UNIT:** For cases exceeding \$50,000 in annual premium, the Concierge Underwriting Team will work with your Life Sales Consultant, Associate and Case Manager to provide thorough and expedited service in a manner completely transparent to you.
- **CALL US:** This is a relationship business, just like your business. Your Life Sales Consultant at Creative Marketing will assist you with all aspects of your Life Insurance needs. Case design, sales concepts, and illustration support are available during business hours; you will always get a live voice unless you request voice mail.

Life is easy at Creative Marketing.

Call us today at 800.992.2642 or visit us at www.creativemarketing.net.



Our Values and Beliefs... Making a Difference

OUR MISSION

We are devoted to building relationships formed through world-class service and marketing creativity that will enhance the lives of independent insurance agents, carriers and fellow employees.

OUR BELIEFS

- **CAMARADERIE:** We take to heart our responsibility to build rapport and good will, and develop strong partnerships with those we serve. This spirit of fraternity shows in the joyful dedication of our entire staff to provide you with exceptional service and guidance, day in and day out. We believe the benefit of standing shoulder to shoulder with other like-minded professionals and experiencing camaraderie translates to teamwork, growth, confidence, synergy and shared ideas.
- **CREATIVITY:** Characterized by originality of thought and displaying the power to create, our team pledges to provide unparalleled support for your business development. Our cutting edge tools and resources provide solutions to everyday agent problems. We are there for you with creative problem-solving, brainstorming, case design and "Ad-Agency" style advice, ideas and service.
- **FAITH:** We believe you deserve the fidelity of a successful organization that has been there, is there and will continue to be there to serve your future needs. We believe our loyalty to you will generate your loyalty to us. Our obligation, and our promise, is to adhere to standards of merit and a strict code of ethics as we strive to be worthy of your faith in us.
- **TRUST:** We are in the business of selling trust. Our holistic approach is to deliver honest education, quality products and reliable sales concepts from the finest and most competitive annuity and life insurance carriers, with a goal of exceeding your expectations of us. Our belief is that this integrity and trust will enhance your client relationships as you work with us to build their future.
- **SERVICE:** We believe our uniquely "Midwestern" style means world-class service for you. Our work ethic and desire to "go the extra mile" is a part of who we are and how we serve. Our helpful staff is eager to accommodate your needs. Anyone can tell you they deliver world-class service but our agents, who experience it daily, tell it best.

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- **OPEN COMMUNICATION:** We believe our best ideas have come from our agents. We value an open and honest dialogue with you, and offer many avenues to achieve this. When you call us, our commitment is to answer with a live voice. If you prefer to communicate with us via email or the internet we promise to be equally responsive. We communicate best practices, sales ideas and useful resources through Creative Edge, our monthly agent magazine. Our commitment doesn't stop there. At CreativeMarketing.net we maintain easily accessible and up-to-date information on all products, all states and all carriers we represent. Additionally, we know education is vital to good communication and our various Agent Academies provide an excellent venue for learning and exchanging ideas. We recognize the importance of listening to you, and encourage an open dialog through the Creative Agent Advisory Board, eight practicing agents, functioning as liaisons for our agents.
- **INSPIRATION:** We believe providing an environment that inspires our employees, our agents and our carrier partners to be the best they can be is where we make the greatest difference.
- **DEDICATION:** We believe that getting the job done right is key to our partnership and your success. For over 20 years we have been dedicated to the business of our independent agents and those carriers seeking relationships with them. Dedication to our carriers means recruiting quality producers and writing quality business. Dedication also shows in our investment in hiring high-caliber employees and providing them the education and training necessary to grow our partnership with you.

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>>Service

Concierge Underwriting

WHO DO YOU KNOW?

Who do you know who is a producer with high net worth clients, who prefers to take control of their cases and not leave anything to chance? Flip this page over to learn more about Creative Marketing's Concierge Underwriting Service Unit.

WHY DID IT HAPPEN?

It's a jungle out there, and it's difficult to know from day to day which products and carriers are best for your clients. Flip this page over to learn how Creative Marketing can help with high target life cases.

HOW DOES IT WORK?

Concierge Underwriting will work with your Life Sales Consultant, Associate and Case Manager to provide thorough and expedited service. Flip this page over to learn how Concierge Underwriting can help you.

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WHO DO YOU KNOW?

Who do you know who is a producer with high net worth clients, who prefers to take control of their cases and not leave anything to chance? Who wants to own the process from start to finish and not be surprised? Who wants to spend their time prospecting and selling rather than dealing with Attending Physician's Statements and underwriters? Are you this producer?

WHY DID IT HAPPEN?

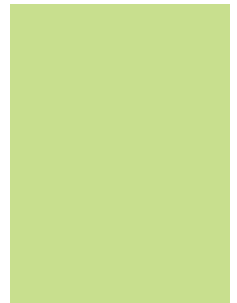
It's a jungle out there. Underwriting manuals, individual underwriter experience and product pricing vary by carrier, and it's difficult to know from day to day which products and carriers are best for your client. We recognized the constant evolution of your growing business and have responded by developing Creative Marketing's Concierge Underwriting Service Unit: a unit dedicated to providing specialized and efficient services for high target life cases. With the most experienced staff reviewing your case early in the process, and asking the right questions, we help agents arrive not just at a solution but at the best solution.

HOW DOES IT WORK?

For cases exceeding \$50,000 in annual premium, Concierge Underwriting will work with your Life Sales Consultant, Associate and Case Manager to provide thorough and expedited service in a manner completely transparent to you. The Concierge Underwriting Team will:

- Assist you in designing the case,
- Build the medical file in-house so you "own" it,
- Complete a preliminary underwriting summary,
- Shop the summary to all potential carriers,
- Determine the best carrier fit for the applicant,
- Obtain tentative offers and assist you in determining the most suitable product for your prospect,
- Provide you with all the paperwork needed to make an application,
- Receive the application and scrub the paperwork for completeness and accuracy, making any necessary corrections,
- Submit the case to carriers,
- Expedite the case through carrier underwriting, approval, issue and delivery.

The goal of the Concierge Underwriting Service Unit is to help you develop and qualify the lead, design the case, eliminate the paperwork that slows you down, and shorten the underwriting process. Give us a try on your next big case.



>>Service

Concierge Underwriting: Case In Point

IMPAIRED RISK

Flip this page over to read a case study about a 74 year old female who applied for coverage and was declined due to ongoing treatment.

PREMIUM FINANCING

Flip this page over to read about a 71 year old widower with large estate made up of mostly real estate and equipment that he wanted to pass to his children.

WEALTH TRANSFER

Flip this page over to read about a couple in their mid-60s who have done a great job accumulating assets for retirement.

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A CASE IN POINT

The creative process of the Concierge Underwriting Unit lets us focus on quality, and ensures that we uncover all possibilities of a case, so you see the best options available to your client. So what is the benefit? Our ability to call on the brightest, advanced underwriting resources at our carriers and other third party relationships allows you to give the best design options to your clients. We will shop for the best, most competitive prices so that you can present to your client the ultimate answer to their needs; the price and product you can place. The research that allows us to reach this pricing is imperceptible to you and the client. The only thing obvious to the client is that you have kept their best interests in mind, and have presented the best life insurance product available to them.

CASE #1 IMPAIRED RISK

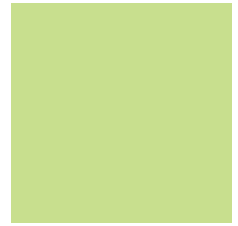
A seventy four year old female applied for coverage through another IMO. Coverage was declined due to her being treated for failing memory. Through our thorough process we discovered that one physician had incorrectly stated that the client had Alzheimer's. After Creative Marketing requested and received a letter from this doctor stating "some memory loss from normal aging process," the agent placed case for \$274,000 of premium.

CASE #2 PREMIUM FINANCING

A seventy one year old widower with a large estate, made up of mostly real estate and equipment, wanted to pass his heir along to his children. During the estate planning process, his attorney determined a need for \$10 million of life insurance. However, because of the illiquid makeup of his estate there was little cash flow to pay premiums. Working with his advisors, the Concierge Underwriting Unit helped design a creative solution that involved an Intentionally Defective Grantor Trust and funding from a large Midwestern bank.

CASE #3 WEALTH TRANSFER

A couple in their mid-60s, with the help of their financial advisors, have done a great job accumulating assets for retirement – more than they needed for retirement income. Much of their wealth was tied up in two rollover IRAs. Using Creative's proprietary software, Wealth Transfer Plus, we were able to show the clients how they could use a Single Premium Immediate Annuity to fund a Survivorship UL to pass a portion of their estate to their children in a tax efficient manner.



>>Sales Concept

Wealth Transfer

WHO DO YOU KNOW?

Who do you know who has assets, such as annuities, IRAs or CDs, that they wish to pass on to their heirs, and are not needed for current and future income or for emergencies? Flip this page over to read about the income tax obligations your clients face.

HOW DID IT HAPPEN?

Heirs do not enjoy the benefits of step up in basis at the death of an annuity holder, and by law have two options for receiving funds. Flip this page over to learn how heirs can receive legacy funds.

WHAT CAN BE DONE?

Your clients have a meaningful alternative — they can reposition their assets in an attempt to maximize their value. Flip this page over to learn more about how to preserve value from on generation to the next.

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WHO DO YOU KNOW?

Who do you know who has assets, such as annuities, IRAs or CDs, that they wish to pass on to their heirs, and are not needed for current and future income or for emergencies?

Many of your clients probably own assets they want to leave to their heirs as a legacy. But how much are these assets costing them during their lifetime? Income generated from a CD creates an income tax obligation which must be added to all other taxable income each year. This 'perpetual tax' reduces the value of your client's lifetime savings effort.

HOW DID IT HAPPEN?

Annuities are income tax deferred, as long as the money is left to accumulate inside the product, and is not taken as income. However, once exposed from the safety of the product, interest earnings over basis (original deposit in the plan) are taxable at the same rate as other income. Beneficiaries do not enjoy the benefits of step up in basis at the death of the annuity holder, and by law have two options for receiving funds. A non-spouse beneficiary can either annuitize the proceeds over life expectancy (this process must begin within one year of previous owner's death) or fully liquidate the account within five years of previous owner's death. When an account is annuitized, each payment is considered part principal and part interest. Thus the interest is pro-rated over the annuitization period. When an account is liquidated, income tax on the interest is due and payable in that year. If the annuity has been in force for several years, it would not be unusual for the account to contain more interest than principal.

WHAT CAN BE DONE?

To help preserve value from one generation to the next, your clients have a meaningful alternative – they can reposition their assets in an attempt to maximize their value. In other words, liquidate the asset during life and pay any income taxes due. A word of caution regarding annuities — check existing contracts to make certain there are no surrender penalties remaining to be levied. You may also suggest that clients pay taxes due from the proceeds of the annuity prior to moving the remainder to a life insurance contract. The life insurance will pass to designated beneficiaries, without income tax consequence when structured properly. And, during the lifetime of the insured, there will be no tax on the cash value of the insurance policy. While the client's health may be an issue when considering purchase of life insurance, a survivorship policy can include one uninsurable person as long as the other insured has decent health.

The above process can eliminate the income tax liability on the inheritance but may leave the proceeds subject to estate tax. If this is a concern for your clients, an attorney may be able to design an Irrevocable Life Insurance Trust (ILIT) to own the policy and become the beneficiary at death of insured(s). The trust would then disburse the life insurance proceeds per instructions contained within the trust document. Under this scenario, the proceeds are not includable in the decedent's estate for estate tax purposes. **Please consult with a tax professional regarding the applicability of this information to your client's situation.**



>>Program

Policy Analysis and Review

WHO DO YOU KNOW?

Who do you know who purchased life insurance over three years ago, but hasn't reviewed the policy or the reason they purchased the coverage? Flip this page over to read a case study about a male age 72 who purchases a policy over 10 years ago and was issued a preferred non-smoker, best rate class at the time.

HOW DID IT HAPPEN?

We know there is one constant in life: **change**. That's why it's so important to regularly review your client's life insurance coverage, even if you didn't sell it to them to begin with. Flip this page over to read how one client's situation changed, when his health and the market took a turn.

WHAT CAN BE DONE?

Creative Marketing, with input from key carrier relationships, has developed a process to thoroughly scrutinize every detail of the client's in-force coverage in relation to their current needs, to identify potential areas of improvement. Flip this page over to see how you can get started today!

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WHO DO YOU KNOW?

Who do you know who purchased life insurance over three years ago, but hasn't reviewed the policy or the reason they purchased the coverage?

Case Study: An insured male age 72 purchased a policy over 10 years ago and was issued a preferred non-smoker, best rate class at the time. Today, he has a pacemaker. His policy was purchased with the intention to keep coverage in-force to age 95. Today his policy has an annual premium of \$23,400 per year which guarantees the policy for five years and projected to lapse in 16 years. His current in-force ledger requires an annual premium of \$38,400 to keep his policy in-force to age 95 on an illustrated, not guaranteed, basis.

HOW DID IT HAPPEN?

We know there is one constant in life: change. That's why it's so important to regularly review your client's life insurance coverage, even if you weren't the originating agent. In the case study referenced above, the client's situation and the marketplace has changed.

- **People are living longer** due to medical advances and lifestyle changes. People are more aware of their need to keep coverage in-force longer.
- **Interest rates and dividend crediting rates** on life insurance policies have followed the overall market and have been on a steady decline over the past 10 plus years. The dividend crediting rates with mutual companies has also decreased due to these conditions. Both of these factors have caused many policies to not perform as originally illustrated.
- **Market Volatility** has impacted every aspect of financial services including life insurance. Many customers purchased Variable Life Insurance that is at risk of underperforming.
- **Consolidations and mergers of life insurance companies** have impacted the performance of policies based on the new carrier's commitment to that policy type. Expenses can be increased and lower interest crediting rates can dramatically affect performance.

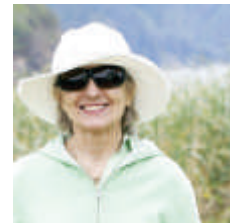
WHAT CAN BE DONE?

Creative Marketing, with input from some of our key carrier relationships, has developed a process to thoroughly scrutinize every detail of the client's in-force coverages in relation to their current needs, to identify potential areas for improvement. We have the tools to help you review the needs of your client and to get reacquainted with the purpose of the coverage today.

- **Needs Analysis** – Proprietary and carrier specific programs available to illustrate survivor income, retirement and estate planning needs
- **Letter** – Request an in-force illustration from the carrier to include current ownership and beneficiaries.
- **Worksheet and Illustration System** – Available to compare current coverage with the best products in the industry that are best suited for your client.

RESULTS OF OUR POLICY ANALYSIS AND REVIEW

In over half the cases we review, we can significantly improve your client's situation. This service contributes to over 30% of our sales. In our case study, non-smoker standard coverage was available. The client could move his existing coverage, maintain \$23,400 in premium and extend the guarantee to age 90. Another option would be to move existing coverage and increase premiums to \$46,500, and extend the guarantee to age 120. More options are available if they have the insurance capacity to fill their current policy and utilize the proceeds to reduce the cost of buying new coverage.



>>Sales Concept

Supplemental Retirement Plans

WHO DO YOU KNOW?

Who do you know who doesn't believe Social Security, existing IRAs and 401(k)s will provide enough retirement income to maintain a current lifestyle? Flip this page over to read about what to do when clients reach their peak earning years.

HOW DID IT HAPPEN?

Retirement often feels a lifetime away and saving money is next to impossible. Suddenly the kids are going away to college and retirement is just around the corner! Flip this page over to learn about supplemental retirement income planning.

WHAT CAN BE DONE?

Supplemental retirement planning using life insurance is a non-qualified, tax advantaged way to use cash values for long term goals such as supplemental retirement income. Flip this page over to read how a life insurance policy may be right for you client.

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WHO DO YOU KNOW?

Who do you know who doesn't believe Social Security, existing IRAs and 401(k)s will provide enough retirement income to maintain a current lifestyle?

As your clients reach their peak earning years, additional thought should be given to the income that will be needed at retirement age to sustain their lifestyle. Unfortunately that is not always the case and the problem of under saving continues to grow.

HOW DID IT HAPPEN?

When beginning a first job, retirement often feels a lifetime away. Saving money is next to impossible; the paycheck won't stretch far enough to begin a systematic savings program. Fortunately, most companies offer 401(k) plans or provide for voluntary contributions to IRA plans. Still, many young workers don't take advantage of these opportunities as soon as they should. Suddenly the kids are going away to college and retirement is no longer a lifetime away! A quick review of current assets earmarked for retirement income often reveals the need for supplemental retirement income planning.

WHAT CAN BE DONE?

Supplemental retirement planning using life insurance is a non-qualified, tax advantaged way to use cash values for long term goals such as supplemental retirement income. A life insurance policy may offer tax deferred accumulation of cash values, potential tax-free income, access to the cash values through loan or surrenders and income tax-free at the death of the insured. A client has control of the policy and can access its surrender value at almost any time and for any reason. A key benefit is the self completion feature provided by the income tax-free death benefit. Unlike qualified pensions and retirement plans such as IRAs and 401(k)s, life insurance is not subject to IRS restrictions, funding requirements, penalty for late distributions or penalty tax on early withdrawals.

If the client is a key employee in his company, his employer may choose to recognize him through utilization of IRC Section 162. This rewards the key employee with a bonus payment that is not subject to IRS approval or discrimination requirements normally associated with employee benefits. The bonus payment is merely an additional salary perk for the employee, and will be an income tax deductible expense for the employer as long as the employee's total compensation is reasonable. The employee then uses this money to fund his personally-owned supplemental retirement plan through a life insurance vehicle as described above. This bonus must be reported as taxable income to the employee. Some employers offset the additional tax burden by choosing to 'double bonus' key employees by providing not only the bonus payment, but also the amount of income tax that the employee would be paying out of pocket.