

The Change Issue

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2010

YEAR OF THE TIGER

A Year of Change
A Year of Opportunity

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Year of the Tiger: A Year of Change and Courage

BY ROB BILLINGHAM, EXECUTIVE EDITOR

We decided to get a little “wild” with our theme this month. According to the Chinese Zodiac, 2010 is the Year of the Tiger, specifically the “metal” tiger. It represents a sign of change and courage. This is apt for those advisors who are willing to embrace industry changes with courage.

Successful producers do not wait for the world to act on them – they take action. They bring clarity to confused clients in a bewildering economy. They dust themselves off and look for new routes to their goals. They are the doers who see opportunity where others find obstacles. That’s you.

To help you navigate 2010, this month’s feature article explores some of the many challenges coming our way, covers some of the latest sales data and offers insights to bring the information home.

Will the federal government and states impose more suitability requirements? Smart people are betting yes, and they are also welcoming tougher standards. You are a professional constantly driving toward excellence. Standards are merely highway stripes on your road.

Will products morph into new hybrids? Let’s hope so, because as LIMRA CEO Robert Kerzner says in this month’s Perspectives, each era of new growth began with innovation. So, bring them on. We’ll sell them.

Will health care reform change the market? It would be surprising if it didn’t. You might think reform is heading in the wrong direction or that it is where health care needs to go, but as benefits advisor Brad Elman says in this month’s main feature, it’s all good. It is all opportunity for good sales people.

“We basically become a service provider that wraps around the insurance entity,” Brad says. “Whether that’s a government entity or that’s a private insurance entity, we can justify what we do.”

Brad proves his value to his clients to the point where they seek his advice before they make a move. That takes a day-in, day-out effort to understand what’s going on in the world and how to make it work for clients.

That’s you, out there scoping out the challenges and turning them into opportunities.

It’s your year. Go get ‘em, Tiger.



Sincerely,

Robert Billingham
Executive Editor