

Every issue contains columns by industry experts on key issues of concern to independent producers: Sales best practices, Life/Underwriting, Health and Benefits, Disability Income, Consumer Attitudes, and Long Term Care. In addition to Focus editorial, every issue contains General Interest articles detailing timely product and marketing topics.

#### January—Carrier Forecasting Forum

**Topics:** Direction of the industry across all product lines—Life insurance, annuities, DI, CI, LTCI, health insurance; Marketing, product, service, tech and legislative outlook.

**Market Update:** Insurance Women Panel

**Space Reservation Close:** 12/5/18 **Material Due:** 12/12/18

#### February—Accumulation Strategies/Retirement And Estate Planning

**Topics:** Annuity and life insurance solutions; 401(k); Combination products/living benefits.

**Market Update:** Life BGA Panel—Product, service and tech opportunities.

**Bonus Circulation:** Wholesaler Marketing Group Winter Meetings.

**Space Reservation Close:** 1/4/19 **Material Due:** 1/11/19

#### March—Asset Protection/Income Replacement/Living Benefits

**Topics:** Disability, long term care, critical illness product solutions; Life and annuity strategies; Living benefits.

**Market Update:** LTCI Round Table—Stand-alone and asset-based solutions.

**Bonus Circulation:** ILTCI Annual; Wholesaler Marketing Group Winter Meetings.

**Space Reservation Close:** 2/5/19 **Material Due:** 2/12/19

#### April—Business And Professional Planning/Helping High Net Worth

**Topics:** Life, health, annuity, DI, CI, LTCI, 401(k) and ancillary benefit solutions for professionals and employers; Benefits to attract and retain top talent; Compensation, succession and continuation options; Reaching the middle market.

**Market Update:** DI Awareness Month (May) Planning Panel

**Bonus Circulation:** Wholesaler Marketing Group Spring Meetings.

**Space Reservation Close:** 3/5/19 **Material Due:** 3/12/19

#### May—Boomers, Gen X And Millennials/Multicultural Marketing

**Topics:** Diverse life, annuity, disability and long term care concerns and solutions; Lifetime income, living benefits and supplemental products to mitigate costs of aging and extended retirement; Generational marketing and communication musts.

**Market Update:** Marketing/Study Group Overview: Enhancing BGA service to producers.

**Bonus Circulation:** Wholesaler Marketing Group Spring Meetings.

**Space Reservation Close:** 4/5/19 **Material Due:** 4/12/19

#### June—Workplace And Middle Market Opportunities/Sales To Executives

**Topics:** Health options—HSA, FSA and self-funding; Ancillary products; 401(k); Key person; DI and LTCI; International coverage; Increasing coverage for middle market and executives.

**Market Update:** Fixed Annuity Marketing Analysis

**Bonus Circulation:** Wholesaler Marketing Group Spring Meetings.

**Space Reservation Close:** 5/6/19 **Material Due:** 5/13/19

#### July—Life Insurance/21st Annual LTCI Survey

**Topics:** VUL, IUL, and whole life; Living benefit riders to expand versatility; Term insurance configurations; High net worth customers and business applications.

**Market Update:** Asset-based Long Term Care.

**Special Insert:** 21st Annual LTCI Product Comparison Survey

**Bonus Circulation:** Industry's most comprehensive LTCI product survey is a year-round reference.

**Space Reservation Close:** 6/5/19 **Material Due:** 6/12/19

#### August—Brokerage Product Opportunities

**Topics:** Meeting unique life, annuity, long term care and disability needs; Partnering with professionals; Ethnic market challenges; Middle market efficiencies; Special needs planning; International travel and foreign national markets.

**Market Update:** Voluntary/Worksite, including the Analysis of 2018 Worksite LTCI.

**Special Feature:** Preparing for LIAM (September).

**Space Reservation Close:** 7/5/19 **Material Due:** 7/12/19

#### September—Indexed And Equity Products

**Topics:** VUL, IUL and indexed annuities; Life and annuity suitability and client service necessities; Whole life for diversification; Living benefit riders/combination products to expand versatility. Retirement and estate building.

**Market Update:** Annuity Round Table

**Bonus Circulation:** Wholesaler Marketing Group Fall Meetings.

**Space Reservation Close:** 8/6/19 **Material Due:** 8/12/19

#### October—Agency Best Practices/Life, DI and LTCI

**Topics:** Agency growth; Adapting to change/adopting technology; Succession planning and mentoring; Life, DI and LTCI product needs; Partnering with professionals and niche specialists.

**Market Update:** DI Forum

**Bonus Circulation:** International DI Society Annual; Wholesaler Group Fall Meetings.

**Space Reservation Close:** 9/5/19 **Material Due:** 9/12/19

#### November—Impaired Risk And Financial Underwriting

**Topics:** Case management insights; Life, annuity, disability and long term care tips for the tough cases; High net worth/large case placement and reinsurance solutions.

**Market Update:** Multi-Generation Agencies—Adapting to change in product, service and tech.

**Bonus Circulation:** NAILBA Annual; Wholesaler Group Fall Meetings.

**Space Reservation Close:** 9/30/19 **Material Due:** 10/7/19

#### December—Retirement, Estate And Legacy Planning

**Topics:** Life and annuity solutions; Trust work; Special needs planning; Blended family needs; Lifetime income and living benefits; LTCI, DI, CI options to preserve an estate plan.

**Market Update:** Marketing To Millennials.

**Space Reservation Close:** 11/5/19 **Material Due:** 11/12/19