

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: Serving Women's Insurance Needs

Space Reservation Close: 12/5/17 **Material Due:** 12/12/17

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: 1/4/18 **Material Due:** 1/11/18

March—Asset Protection/Income Replacement/Living Benefit Riders

Topics: Disability, critical illness, long term care 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: 2/5/18 **Material Due:** 2/12/18

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: 3/5/18 **Material Due:** 3/12/18

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 expectations.

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

Bonus Circulation: Wholesaler Marketing Group Spring Meetings.

Space Reservation Close: 4/5/18 **Material Due:** 4/12/18

June—Workplace, Benefits And Middle Market Opportunities

Topics: Health insurance, HSA, FSA and self-funding issues; Ancillary products; 401(k); Key person life, disability and LTCI options; International coverage; Increasing coverage for middle market employees.

Market Update: Fixed Annuity Marketing Analysis

Bonus Circulation: NAHU Annual; Wholesaler Marketing Group Spring Meetings.

Space Reservation Close: 5/4/18 **Material Due:** 5/11/18

July—Life Insurance/20th 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 LTC.

Special Insert: 20th Annual LTCI Product Comparison Survey

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

Space Reservation Close: 6/5/18 **Material Due:** 6/12/18

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 2017 Analysis of Worksite LTCI.

Special Feature: Preparing for LIAM (September).

Space Reservation Close: 7/5/18 **Material Due:** 7/12/18

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: 8/6/18 **Material Due:** 8/12/18

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: 9/5/18 **Material Due:** 9/12/18

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: 10/4/18 **Material Due:** 10/11/18

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: 11/5/18 **Material Due:** 11/12/18