

Every issue contains insightful columns from well-established industry experts on Life, Annuities, Disability, Long Term Care, Sales Techniques, Benefits and Technology. In addition to Focus editorial, every issue contains General Interest articles detailing timely product and marketing topics.

#### January—Carrier Forecasting Forum

**Topics:** Carrier plans for serving the brokerage industry across all product lines—Life insurance, annuities, DI, CI, LTCI, health insurance; Marketing, product, service, underwriting and tech advancements to better serve agents and consumers.

**Space Reservation Close:** 12/4/20 **Material Due:** 12/11/20

#### February—Life And Annuity Strategies/Protection, Retirement And Estate Planning

**Topics:** Life and annuity solutions; 401(k); Combo products/living benefits; Income for life; Asset-based protection.

**Space Reservation Close:** 1/5/21 **Material Due:** 1/8/21

#### March—Asset-Based Protection/Income Planning/Living Benefits

**Topics:** Asset-based LTC; Disability, long term care, critical illness product solutions; Life and annuity strategies; Estate preservation planning.

**Bonus Circulation:** ILTCI Annual Conference.

**Space Reservation Close:** 2/3/21 **Material Due:** 2/8/21

#### April—Business And Professional Planning/High Net Worth/Middle Market Reach

**Topics:** Life, health, annuity, DI, CI, LTCI and ancillary benefits; Buy/Sell solutions; Benefits for top talent; Group and individual sales strategies; Maximizing profitability in the middle market.

**Space Reservation Close:** 3/2/21 **Material Due:** 3/8/21

#### May—Boomers, Gen X And Millennials/Generational Life Insurance Sales

**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 group advantages for BGAs and service to producers.

**Space Reservation Close:** 4/2/21 **Material Due:** 4/7/21

#### June—Expanding Life And Benefits Sales/Key Person And Employee Solutions

**Topics:** Health options—HSA, FSA and self-funding; Ancillary products; Key person life sales; International coverage; Increasing life, disability and long term care protection for middle market families.

**Market Update:** Fixed Annuity Marketing Analysis

**Space Reservation Close:** 5/3/21 **Material Due:** 5/7/21

#### July—Life Insurance/23rd Annual LTCI Survey

**Topics:** VUL, IUL, and whole life; Living benefit riders to expand versatility; Asset-based long term care protection; Building on initial term insurance sales; High net worth customers; Business applications.

**Special feature:** 23rd Annual LTCI Product Comparison Survey

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

**Space Reservation Close:** 6/1/21 **Material Due:** 6/7/21

#### August—Brokerage Opportunities/Working With BGAs

**Topics:** Meeting unique life, annuity, long term care and disability needs; Advantages of working with a BGA; Partnering with professionals; Ethnic market challenges; Middle market efficiencies; Special needs planning; International travel and foreign national markets; Maximizing marketing for LIAM (September).

**Space Reservation Close:** 7/1/21 **Material Due:** 7/7/21

#### September—Indexed And Equity Products/Whole Life Utility

**Topics:** VUL, IUL and indexed annuities; Life and annuity suitability and client service; Whole life for diversification; Living benefit riders and asset-based protection planning; Retirement income and estate building.

**Space Reservation Close:** 8/2/21 **Material Due:** 8/6/21

#### October—Life Agency Best Practices

**Topics:** Advantages of working with a BGA; Addressing disability and long term care needs; Partnering with professionals and niche product specialists; Agency growth; Adapting to change/adopting technology; Succession planning and mentoring; Policy review as both service and opportunity; Service to the industry.

**Bonus Circulation:** International DI Society Annual Conference.

**Space Reservation Close:** 9/1/21 **Material Due:** 9/7/21

#### November—Advances In Underwriting/Life Insurance Strategies

**Topics:** Case management insights; Tips for the tough life and disability cases; High net worth/large case placement and reinsurance solutions; Impaired risk; How tech is helping; Adapting to change in product, service and tech; Managing client expectations.

**Bonus Circulation:** NAILBA Annual Conference.

**Space Reservation Close:** 10/1/21 **Material Due:** 10/6/21

#### December—Life And Annuities For 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; Working with younger generations.

**Space Reservation Close:** 11/1/21 **Material Due:** 11/5/21