



Independent
Marketing
Group

The Independent Voice

Rates

2019 Conference

Pre-Appointment Background Check Requirements

It is American National's practice to require a background check on all producers as part of the appointment process. However, several jurisdictions require a background check PRIOR TO the appointment of an insurance producer. To help identify which jurisdictions have this requirement, American National has created a list of jurisdictions, along with authorities that created the requirement.

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A Rewarding Experience

Dave is an agent with American National Insurance Company. Dave is having a conversation with his American National National Sales Manager, Gene.

Gene: "Well, Dave, I'm glad to see that you've got a couple of retirement plan sales under your belt, Billy's Garage and Sam Jones, M.D."

Dave: "Yes, they were both interesting groups to work with. Very different clients but in some ways much the same. Your folks in Pension Sales made the process very easy."

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Credit Shelter Life Insurance Trust and Signature IUL

A Credit Shelter Life Insurance Trust can fund a Signature IUL policy as a way to provide assets to the next generation.

For many individuals who have some wealth, upon the death of the first spouse, a substantial part of the deceased partner's estate will flow into a Credit Shelter Trust created under their last will and testament. In this way, the money is kept out of the second to die's estate...



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What's New...

Live Webinars:



**Safe Harbor
401(k) Plans**

**Wed, 5/9/2018 -
1:00 PM - 1:30 PM EDT**

Retirement Plan Review

**Wed, 5/16/2018 -
1:00 PM - 1:30 PM EDT**



Updated Supplemental Application: New Jersey

On 5/1/2018, a new supplemental application will be available that allows a client to choose either Lifetime Income Rider option for ANICO Strategy Indexed Annuity PLUS... [Keep Reading](#)



Century Plus Annuity approved for MD, NJ, WA, and WI

Effective 5/1/2018, Century Plus Annuity will be approved for Maryland, New Jersey, Washington, and Wisconsin... [Keep Reading](#)



2019 Conference: Cabo San Lucas

Life and annuity cash bonuses may be ending 4/30/2018 but you can qualify for the 2019 IMG conference at the One & Only Palmilla in Cabo San Lucas all year!... [Keep Reading](#)



Reminder: Palladium Century will be withdrawn 5/1/2018

With the launch of Century Plus, Palladium Century will no longer be available for new sales, effective 5/1/2018. Palladium Century will continue to be available in states that did not approve Century Plus by 4/1/2018.... [Keep Reading](#)

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