



Over the past couple of weeks, we've shared viewpoints from our CEO and COO, the brother-sister team leading DBS into the future, and we recently caught up with Kurt Fasen, Sales & Marketing Executive, to find out what we might expect in 2020. Kurt's vision for the DBS Team of bringing the Sales & Marketing channels together last year resulted in a robust sales year, driven by cohesive planning and strong messaging. His vast experience in the financial services industry gives him a strong background and tremendous insight into the topics and trends most important to advisors. Here's what he had to say about the upcoming year.

The start of a new year is an exciting time. It's a chance for everyone to reflect on the past year and look for ways to make the year ahead even better. As I reflect on 2019, we have many things to be thankful for: a great team, great carrier partners and most importantly great financial professionals who continue to trust DBS as their partner to deliver life insurance solutions for their clients. Thank you for your continued support and partnership.

One of the key changes we made in 2019 was to provide you with ideas and solutions to help your clients meet their financial objectives with life insurance. This year, we're building on what we started and have developed a series of solutions that you will see throughout the year. The solutions will be broken into three categories:



Regulatory Impact to Planning:

We will show you how regulatory changes are impacting planning and how you can effectively plan in the new environment.



Business Planning:

We'll give you some great strategies and ideas as we look at how to effectively work in the business planning market.



Year End Planning and Impact of Election:

Learn how to take steps before it's too late to take advantage of year end planning. We also review the impact of the November elections and what you need to address with your clients.

To support this, you will have access to many tools and training along the way. From sales idea and advisors' educational webcasts to enhanced tools and expert articles, as well as our team of in-field and in-house experts, **you will have the information you need to help your clients meet their financial dreams with the power of life insurance.**



Here is just a sample of a few of the areas that our team is watching. You can count on DBS to tell you more about these topics as they may have a significant impact on each of you this year as you are working with your clients.

First, the recent passing of the Setting Every Community Up for Retirement Enhancement (SECURE) Act is designed to increase access to tax-advantaged accounts and prevent older Americans from outliving their assets.

What role does life insurance play? What techniques can be leveraged to really help you in your discussions with your clients who may be impacted? Watch for an informative piece from our Advanced Sales Attorney that outlines these opportunities, and stay tuned as we focus on these door-opening opportunities.

On February 1, the New York Best Interest Regulation (Reg. 187) for life insurance became effective. Reg. 187 requires that all transactions be in the best interest of the customer and includes several new life insurance requirements, including additional disclosures and training. All financial professionals licensed to sell insurance in New York need to be aware of these new requirements prior to soliciting life business.

Do you sell life insurance in New York? What do you need to do? DBS has built a comprehensive quick guide grid that directs you to what you need from basic training, carrier-specific requirements and training, and some general information you may need. If you're writing New York business, watch for information on our website or from individual team members on what you need to do.

Finally, Actuarial Guideline (AG) 49 is set to change how all of us illustrate IUL's in the future. While we don't have a crystal ball we do have experts that are here to help. Our team of product experts (Case Design Analysts) continue to study the different options in the market and are well versed so they can provide you with guidance and insight on the best choice for your clients.

How will multipliers be impacted? What carriers will have products that will project to perform competitively? What should I do with the cases I have already proposed? AG49 will certainly change the IUL landscape, and DBS and our team of product experts will be here to provide insight and guidance every step of the way. With over 30 highly rated top carriers, DBS has the resources to help you find the best solution for your clients.

They often say that hindsight is 20/20 vision but this year we're looking forward and believe that 2020 is the year where we have the clear vision we need for the future. We have our finger on the pulse of industry and regulatory changes, we have extremely knowledgeable case design experts, and we have a comprehensive marketing plan that encompasses all the timely information and tools you need. This clear, focused approach to bring our sales activities in alignment with our marketing will help you take full advantage of the life insurance opportunities that exist with your clients.

DBS. We make doing business easier and more profitable for YOU and we've got the vision to make it happen.