



# The Cason Group Individual Life Update

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Information in this newsletter  
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## Lincoln Financial Moneyguard

John Hancock has introduced Protection UL-G (09), which features more competitive premiums for 10-Pay and less-than-lifetime guarantee scenarios.

Applications for Protection UL-G (08) will no longer be accepted after February 15, 2009.

## LifeCare with John Hancock

John Hancock's new LifeCare products is a single-premium whole life insurance policy that combines guaranteed protection for both life and long-term care insurance needs in a single policy. LifeCare's streamlined tele-underwriting process helps you place more business easily and promptly. There are no exams, labs or doctors' statements needed. This plan is for ages 30 to 75, both smoker and non-smoker risk classes. The maximum face amount is \$540,000.

## Sales Tip

The Pension Protection Act requires  
Please contact your Cason Group Sales Representative for more information about this unique option.

## Lincoln Table Shaving

## Colony Term UL with Genworth

- Already in guaranteed UL
- Can decrease face amount over time as needs change
- Can now write 30 year term on 60 year olds.