The Bucket

By Editorial Staff *Wed, Apr 6, 2011*

Brief or late-breaking items from AXA Equitable, Lincoln Financial Group, Bankers Life, FundQuest, Principal Financial and Securian.

Jason D. Nicoloff Joins Lincoln's Advisor Recruitment Team

Lincoln Financial Network, the retail distribution division of Lincoln Financial Group, today announced that Jason D. Nicoloff has joined its Advisor Recruitment team as field recruitment director.

Nicoloff will report to John DiMonda, managing director for the Defined Metro New York/New Jersey and North Central Ohio regions. Nicoloff will be responsible for overseeing the recruitment of qualified financial representatives in the Cleveland, Columbus and Akron, Ohio, areas as well as Fort Wayne, Ind.

Prior to joining LFN, Nicoloff was an investment consultant for TIAA-CREF in West Lafayette, Ind., where he focused on growing defined and supplemental plan assets, as well as individual money management services. He has worked at Allstate Financial Distributors, LLC, in Chicago, Hillyard Lyons in Lafayette, Ind., and Fifth Third Securities in Indianapolis. He received a bachelor of science degree in economics from Purdue University in West Lafayette, Ind., and holds FINRA registrations 7, 24, 63 and 66.

New episode in AXA Equitable's "Retirement Reality Show" series

AXA Equitable Life has released the latest episode in its "Retirement Reality Show" video series exploring the attitudes, behaviors and experiences of soon-to-retire and retired Americans.

"Life, Liberty and the Pursuit of Financial Freedom," is set against the backdrop of the Statue of Liberty. On the occasion of National Retirement Planning Week, AXA Equitable went to Liberty Island to ask people how much time they spend planning their vacations versus planning for financial freedom in retirement.

"People told us they spend three to six months, and in some cases up to a year, planning a one-week vacation but not nearly as much time planning for a retirement that could last hopefully for decades," said Chris Winans, senior vice president, External Affairs at AXA Equitable.

AXA Equitable's "Retirement Reality Show" video series complements the company's ongoing research and thought leadership programs on the issues surrounding retirement and serves as a platform for taking the public's pulse on financial risks and preparedness. The purpose of the series is to learn firsthand what real retirement savers and retirees are thinking and doing.

To access the video, go to The Source, AXA Equitable's multi-media Web page that provides information

and thought leadership on a wide array of financial protection and retirement planning topics.

Retirement advisors ignore middle-income market: Bankers Life

The tendency of the financial services industry to cater to wealthy Americans could leave many middle income Americans without adequate plans for retirement, according to the Bankers Life and Casualty Company's Center for a Secure Retirement (CSR).

The CSR's Middle-Income Retirement Preparedness Study, which focused on pre-retirees and retirees with incomes from $25,000 to $75,000, found that 51% had not been contacted by any kind of retirement professional in the past 12 months. Further, 84% of the study participants who work with a retirement professional said that they initiated contact with the advisor.

The study showed that two in three (68%) middle-income Americans who work with a professional feel better prepared for retirement than their peers, and 76% said they were extremely or very satisfied with their retirement professional.

The CSR says that retirement professionals are not just portfolio managers for the wealthiest retirees. Many products and services exist for people with virtually any level of income and assets that can help make your income last.

To locate a professional retirement advisor and learn more about retirement planning, visit your local library, senior center, or search online.

The Bankers Life and Casualty Company Center for a Secure Retirement Middle-Income Retirement Preparedness Study was conducted in August of 2010 by the independent research firm The Blackstone Group. The complete report may be viewed at www.CenterForASecureRetirement.com

FundQuest announces milestones for its ActivePassive Funds

FundQuest, a provider of wealth management solutions and investment research, announced that its ActivePassive Funds have reached their 3-year track record as of December 31, 2010.

The funds, available through major custodial platforms, are the building blocks for the ActivePassive Portfolios, a suite of FundQuest-managed solutions designed for investors across the risk spectrum.

FundQuest now offers advisors direct access to the portfolios through the *ActivePassive Portfolio Console*, an exclusive portal that allows financial advisors swift access to active/passive products. The console includes a complete proposal system, fund data and robust reporting capabilities, along with the firm's extensive global research and analysis.

Visit these links to learn more about FundQuest distribution channels for the ActivePassive Funds or for information on ActivePassive construction and philosophy.

New website from The Principal explains Tax Relief Act

The Principal Financial Group has developed a website to help advisors and their clients navigate the changes created by the passage of the Tax Relief Act of 2010.

The website offers step-by-step guidance on the law including who it impacts and how to work with clients on new planning techniques. Some of the new and updated tools include:

- TRA 2010 White Paper
- TRA 2010 Planning Guide
- Updated Estate Protection Calculator
- Client profiles and sales ideas

Securian Retirement and Securian Life make announcements

Securian Retirement added six American Funds to the separate account investment options available through its qualified retirement plans.

Effective March 1, these six Class R-5 investment options became available through Securian retirement plans:

· American Funds The Growth Fund of America

· American Funds The Investment Company of America

· American Funds New Perspective Fund

· American Funds New World Fund

· American Funds Capital World Bond Fund

· American Funds US Government Securities Fund

With these latest additions, employers can select from 110 investment options and 37 fund managers.

Meanwhile, Securian Life Insurance Company has introduced its first annuity product in New York. *IncomeToday!* is a single payment immediate annuity that offers clients the security of a guaranteed

retirement paycheck and the flexibility of a unique feature called the Advance Withdrawal Benefit.

IncomeToday! was introduced two years ago elsewhere in the US by Securian Life affiliate Minnesota Life Insurance Company.

Find a complete description of *IncomeToday!* online. Features include:

- a range of income choices and guarantees to meet client needs
- competitive income payouts
- protection from the ups and downs of the markets

More information about *IncomeToday!* is available on the CANNEX Financial Exchange.