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Brokerage News



DIAM Preparation (continued)

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The third and final step is key, and while it takes very little effort it is the hardest for some advisors to implement. You must follow up and have a heart to heart discussion with your clients about why an income protection program is important to the planning you have done with them and discuss how a plan to protect their earning can be easily implemented.

Reviewing your book of business and reaching out to your clients who don't have income protection plans in place not only could save their financial lives, it will also help the children in your community. **Pacific Advisors will be donating \$25 to the Ben Towne Foundation for every disability application that is submitted during Disability Insurance Awareness Month. Also, for every new Facebook 'like' and Google+ 'follow' we get during the month of May, we will donate \$10. We urge you to visit their website at <http://bentownefoundation.org> for more information. This very worthy foundation submits 100% of proceeds to research to find a cure for pediatric cancer. Pacific Advisors is excited to be able to support this cause, and encourage you to submit many applications to us in May. Let us know how we can help!**

You can find links to both our Facebook and Google+ pages at www.pacificadvisors.net.

DIAM Preparation

May is Disability Insurance Awareness Month (DIAM) and is the perfect time for an income protection reality check. Take this opportunity to make sure all of your clients who depend on their incomes will be protected if an extended injury or illness should prevent them from working. This can be done in a painless three step process.

The first step is to identify your clients who rely on their income to meet their financial obligations and don't have an income replacement plan in place. Financial planners agree that disability insurance is one of the most important forms of insurance coverage an individual should own however it is often over looked during the planning process. Statistics tell us most of your clients are unprotected against the biggest risk they face!

The second step is to develop a strategy to reach your clients. This should include a personal note from you (letter or email) along with third party information about the importance of income replacement plans. Pacific Advisors can help you deliver this message through a customized email newsletter outlining the importance of income protection. Additionally, we can provide you with support materials that include worksheets, articles and informational videos.

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News You Can Use

- Pacific Advisors was recognized as a Top 10 Producer by The Standard for the 12th consecutive year. Thank you to all who have helped make this happen!
- Unum announced their intent to exit the group LTC marketplace. There are still options for your employer client wishing to implement LTC in the worksite. Please call Megan or Kelly at 877.455.9580 to learn more.
- Out of over 500,000 organizations, Constant Contact has named Pacific Advisors a 2011 All Star for our marketing initiatives designed for advisors.
- The Standard has recently announced increased New-In-Practice Limits. Visit the News section of www.pacificadvisors.net for more information.

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If there are specific topics you'd like to see covered in future newsletters, please contact:
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The Situation:

A couple applies for LTCi, but one spouse is declined. Now, they're rethinking their decision and considering looking elsewhere for LTCi coverage.

The Sales Solution:

Use the Spouse Security Benefit to help save the sale. This optional rider provides additional funds when the insured spouse goes on claim. The money can be used to pay for LTC services or living expenses for the uninsured spouse.

Here's How it Works:

- Your clients purchase a policy for the insurable spouse and include the optional Spouse Security Benefit rider. Medical underwriting is not required on the uninsurable spouse
- When the insured spouse goes on claim, the policy pays an additional 60 percent of LTC expenses incurred
- If the uninsured spouse also needs care, the additional funds can be used to pay for LTC services or living expenses for that spouse
- Spouse Security Benefits paid are not deducted from the policy's maximum lifetime benefit
- Should the uninsured spouse die, the Spouse Security Benefit rider can be removed from the policy to reduce the premium for the insured spouse

As your clients are working on and finalizing their taxes, consider turning their tax refund into an LTC insurance premium payment. It's a great way to plan for the costs of insurance and can make annual premium payments a non-event.

LTC Sales Tip - Don't Forget the Family

LTCi is an emotional sale. There's a growing trend that shows many people who purchase a policy, do so because they know someone who needed LTC services. They heard first-hand accounts of the importance of a caregiver, the high cost of LTC services and the impact that can have on a family.

Some people also have seen firsthand the benefits of having an LTCi policy. They saw how LTCi allowed a friend or loved one to choose a plan of care that fit their needs. And they know how it protected the family. The fact is people buy LTCi because they love their families. So, rather than focusing your sales and presentations on benefits and features of the policy, focus your conversation on how the need for LTC services can impact the client's family.

Here are five conversation starters that can help you make a family-focused sale:

1. I'd like to talk to you about living a long life and how to be prepared in order to protect your family.
2. Long-Term Care insurance is not only protection for you. It's protection for your family.
3. Long-Term Care is a family issue. Do you have a plan to protect your family?
4. It's not a question of who will take care of you. Your family will because they love you. Instead, it's a question of how your family will take care of you and the impact it could have on them.
5. Long-Term care insurance allows your family to keep the promise they made to take care of you by providing the funds to help them do it better and longer.

Medical Disability Income (DI) underwriting manuals are continuously updated and enhanced. Following is a list of medical conditions with revised guidelines that may result in more favorable offers to your clients:

Thyroid Cancer

- Papillary, follicular and mixed papillary/follicular thyroid cancer may be standard, with the criteria varying with the specific type of thyroid cancer, stage, duration of remission and age of the client
- Favorable papillary thyroid cancers with a history of lymph node involvement may be offered with a substandard rating and/or an exclusion rider after at least five years
- Medullary and Hurthle cell cancers may qualify after a minimum of five years at substandard rates and with an exclusion rider

Atrial Fibrillation

- A single episode of atrial fibrillation with no underlying heart disease may now be standard after two years
- Paroxysmal atrial fibrillation with no underlying heart disease may now be standard after four years of no recurrent episodes
- After two years post RF ablation without symptoms, favorable case may be considered for standard issue

Ulcerative Colitis

- Ulcerative colitis that is medically treated can be potentially considered one year after the last attack, in general premium ratings are lower and benefit periods higher, and, if no attacks in ten or more years a policy can be offered with only a rider
- Ulcerative colitis treated with a total proctocolectomy can be possibly considered one year after surgery, in general premium ratings are lower and benefit periods higher, and, five years after surgery a policy can be offered with only a rider

ADHD

- ADHD that is mild, of the inattentive type only, stable for at least five years, not requiring medications, well adjusted with a stable work history, and no other psychiatric disorders may be standard

Hodgkin's Lymphoma

- For stages with more favorable prognoses, offers may be available five years after successful treatment
- Offers may be available for Stage IIIA disease seven years after successful treatment
- For stages with more favorable prognosis, after long periods of remission, offers to age 65 may be available

Liver Function Test (LFT) Abnormalities

- Ratings may be lower for abnormalities in ALT, bilirubin, and GGT
- Consideration now given to age and sex-based normal values, leading to lower ratings for many LFT abnormalities

For additional information please contact your new business coordinator at Pacific Advisors.