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Providing you with:

- Top Rated companies
- Multi-life DI & LTC
- Case Design
- Proposals within 24 hours
- Advanced Sales Ideas
- Competitive Analysis
- Superior Support

Managing Partners of



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Long-Term Care in 2009 and a Look Ahead *continued*

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Prudential:

- Introduced new Evolution product in some states
- Simplified issue program available when 7 employees (employee or employee funded) are issued a policy

Prudential can be quite competitive for clients aged 50-60 years old.

Mutual of Omaha/United of Omaha:

- Introduced Mutual Care Plus (Mutual of Omaha) which replaced Mutual Care LTC and LTC I and II
- Introduced Cash First and Assured Solutions Gold (United of Omaha) which replaced Assured Solutions and Assured Solutions Plus
- Mutual of Omaha/United of Omaha have a multi-life offering. They will offer modified 'guarantee issue' with a short application and also have a simplified issue and full underwriting offer.

While most states have approved the new products, Mutual of Omaha/United of Omaha continue to receive approval on their individual portfolio. They will also increase efforts in the multi-life marketplace in 2010.

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First Quarter 2010

Volume 11 Issue 1

Brokerage News



2010 Live Audioconference Schedule

01/20	Standard	Old Fashioned Underwriting
02/17	Principal	Market Trends and Industry Resources
03/17	Assurity	CI/DI - Match Made In Heaven
04/28	MetLife	Guaranteed Standard Issue (GSI)
05/19	Petersen International	Real Life Cases with Real Life Solutions, Part 1
06/16	Mutual of Omaha	Short-Term Disability Insurance (DI)
07/21	MetLife	ARDI/Term Product
08/18	Standard	Guaranteed Renewable (GR)
09/15	Principal	Affordable Protection For Your Clients
10/20	Petersen International	Real Life Cases with Real Life Solutions, Part 2
11/17	Assurity	November Is LTC Awareness Month

We will be advertising each live audioconference by email approximately one week in advance and will provide you with more information on how to register.

Please note all topics are subject to change.

News You Can Use

- **Pacific Advisors has a newly revamped website!** We wanted to make it easier for you to find and download forms, check case status and contact us. Check it out at www.pacificadvisors.net and give us your feedback.
- **John Hancock LTC has updated all applications and marketing materials as of January 1st, 2010.** Please discard all materials dated prior to the above date. Visit our website and click on the Forms tab to locate new applications, and contact Kelsie if you need a supply of marketing materials.
- **Union Central is rolling out a new DI product early in 2010.** We will release more information as soon as we receive it.
- Pacific Advisors proudly provided the following organizations with financial and volunteer support in 2009:
 - Boys & Girls Club
 - Highline Food Bank
 - Medic One Foundation
 - Seattle Childrens Hospital
 - The Leukemia & Lymphoma Society

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

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Visit our website at www.pacificadvisors.net

Disability Insurance in 2009 and a Look Ahead

2009 was another great year for the Disability Income industry that brought a lot of adjustments and innovation. Following is a look at some of the significant changes made by the leading carriers as well as a brief look into what is on the horizon in 2010.

Standard:

- Re-priced and lowered rates for most occupations
- Increased BOE issue limits to \$50,000
- Introduced Tele-App
- Increased new in practice limits for a number of occupations

Standard remains a strong player in the disability insurance marketplace with an individual disability product that competes very well in both the white and blue collar fields. Looking ahead to 2010 we can anticipate increased I&P limits to be announced.

Principal:

- Increased individual I&P limits
- Introduced a Key-Person DI contract
- Introduced a Business Loan Redemption DI contract
- Guaranteed issue for medical groups (employer paid)

Principal remains a leader in the business market.

MetLife:

- Increased BOE limits to \$50,000
- Increased individual I&P limits (highest in the industry)
- Introduced a retirement plan
- Guaranteed issue for medical groups (employer paid)

MetLife continues to expand its DI offering and it is anticipated that MetLife will be introducing a number of new products in 2010, including a business loan protection contract as well as an annual renewable product.

Union Central:

- Introduced Guaranteed Issue DI for groups of 5+ (employer paid)
- Expanded coverage in the medical market
- Simplified Underwriting

Union Central is rolling out a new product in 2010 which includes a guaranteed renewable only option and multi-life discounts for two insureds.

For more information on the changes that took place in 2009 and the opportunities they have created, please contact our office at 877.455.9580.

Long-Term Care in 2009 and a Look Ahead

While the Limra numbers have not been finalized it is expected that Long-Term Care sales will be flat or slightly lower in the individual market. However, corporate sales (executive carve out, multi-life employer funded or voluntary) continue to increase. While enrolling cases we continue to hear consumers express their desire to purchase this product through their workplace because they receive discounts and underwriting concessions, which for some could mean the difference of qualifying for a policy.

Below is a summary of 2009 and what to expect in 2010.

John Hancock:

- Launched Custom Care II Enhanced, which replaces Custom Care II
 - Offered CPI compound inflation in Custom Care II Enhanced
 - Re-filed and re-launched two group products - CareChoice and Corporate Choice*
 - Produced new marketing pieces - Know Your Options campaign, The Next Step - A Kiplinger Workbook to Help You Plan Ahead for LTC, and Small Business Surveys to name a few
- * Newly available in WA.

John Hancock remains firmly committed to its Long-Term Care products. We expect to learn more early 1st quarter about any new offers to capture market opportunities with the Pension Protect Act. John Hancock will be marketing under the name John Hancock Life Insurance Company (USA). New applications and marketing material are available as of January 1st, 2010. All applications and marketing materials must have this new revision date. Please visit our website and click on the Forms tab to download new applications.

Genworth:

- Launched new multi-life offering - Business Solutions. Available in 47 states (not available in WA)
 - Refreshed pricing (for new applicants) and 3% compound inflation option added**
- ** The new rates will be effective February 8, 2010, in Washington State. Submit any applications to our office with a date no later than February 7th, 2010, to receive the current rates.

Genworth is looking forward to the focus shifting away from their financials (and their mortgage business) and back to their LTC product and value offering.

MetLife:

- Re-priced simple and compound inflation
- More competitive when using Future Purchase Options or no inflation for those 67 and older
- Launched new sales tools - LTCi Selector for LifeStage Advantage product
- Continue to offer simplified issue for as few as 3 employer paid lives

MetLife has not announced any product changes for 2010. MetLife continue to offer two platforms, VIP2 which has 4 products including cash and indemnity options, and LifeStage Advantage, its simpler offering which has streamlined choices.

Prudential:

- Introduced 3% compound inflation option
- Introduced zero day elimination period for home care option

(continued on page 4)