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Third Quarter 2010

Volume 11 Issue 3

Brokerage News



Pacific Advisors Has a New Website! *continued*

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Quotes:

A simple, two-step online process allows you to request quotes for individual DI, Business Overhead Expense, Buy-Sell DI, Retirement Protection, Key Person DI, Loan Indemnification and LTC. You can pre-screen clients online as well. Confirmation of your request is immediate and your quote will be turned around within 24 hours!

Forms:

Need an application? Most carrier applications can be downloaded from the forms section of our website, including BOE and Buy-Out supplements, Future Purchase Option, and HIPPA and EFT forms. It is a quick and easy way to get applications when you need them.

Case Status:

In this password protected section you can check the status of your cases when it is convenient for you. Real time information about any outstanding requirements can be found by simply logging on. If you do not have a password and would like to take advantage of this opportunity please contact our office at 877.455.9580.

Pacific Advisors Has a New Website!

Have you visited our newly remodeled website yet? Check it out at www.pacificadvisors.net! It is freshly organized, more user-friendly, and we think you will find it offers great information that is easy to find and use.

Library:

The library contains several tools designed to help you discuss the need for disability insurance with your clients. Here you will find:

- Articles from publications such as The New York Times and Kiplinger's
- Sample prospecting letters
- Need calculators and worksheets
- Real life stories and videos that highlight the need for disability insurance

News:

Our website also contains the latest industry information. Current carrier news, changes and recent product updates can be found on the homepage, while archived articles and past carrier announcements are housed in the News section.

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News You Can Use

- The Council for Disability Awareness has released its 5th annual Long-Term Disability Claims Study. You can view the complete 2010 study at www.disabilitycanhappen.org under the Research tab on the homepage.
- On July 12th, Assurity's new AssurityBalance® Century + Individual Disability Income product with new benefits and features will be available for sale in states where approved. Call for state availability.
- Union Central has recently reduced rates for Audiologists, Optometrists and Pharmacists. Call for details.

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

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Underwriting Insights for Chiropractic History

Chiropractic treatment is very common among the general population. Musculoskeletal/connective tissue disorders, including back and neck conditions, continue to rank as the leading cause of disability. It's likely that a client's chiropractic treatment history will be required and reviewed during the Individual Disability Insurance (IDI) underwriting process.

IDI underwriters assess the disability risk based on the number of the chiropractic consultations, frequency of treatment and the type of treatment received for a client applying for disability insurance.

Chiropractic treatment is sought for a wide variety of problems, from minor back or muscle ache to significant physical derangement of the spine. Treatments include:

- Physiotherapy
- Heat/cold therapy
- Ultrasound
- Electric muscle stimulation
- Traction
- Massage
- Exercise programs and instruction
- Physical rehabilitation

Underwriting Evaluation -

Typically, medical records received from the chiropractic physician tend to reflect symptomatic treatment for physical problems, rather than wellness care. Objective test results (such as an x-ray or MRI) can be helpful for the underwriter to determine whether or not there is a significant physical cause for symptoms requiring treatment. The medical records are considered the definitive history by which the underwriting decision is made.

If a client has a history of chiropractic treatment, an exclusion rider is not automatically issued on the policy. For example, a history of sprains or strains occurring over a span of time may be more favorable than a history of herniated disc, degenerative disc disease, radiculopathy (inflammation of a nerve) or frequent required treatments, and may not require an exclusion rider.

If an exclusion rider is required on a policy, the underwriter restricts the exclusion to the specific area of the back or neck impacted (cervical spine or neck, thoracic spine or mid-back lumbar spine or low back). The underwriter may feel it's possible to review the exclusion rider for removal in the future; if so, he or she will indicate this at the time the policy is issued.

Reprinted from www.principal.com, June 2010

LTC Evolution

We would like to introduce you to a brand new Long-Term Care product from Prudential that's easy for clients to understand, making it easier to sell. Meet LTC Evolution:

What makes it simpler?

- Fewer decision points for the client
- 80/20 - coinsurance reimbursement model for most benefits
- No daily or monthly benefit limits!
- One elimination period: 90 Calendar Days (days of service not required)
- Federally tax-qualified policy

Key built-in features -

- Starter benefit:
 - Cash benefit of \$1,500/month as soon as benefit eligibility is established
 - Cash can be used for any purpose, and can be paid while satisfying Calendar Day elimination period
- Home Support Services Benefit:
 - Pays 100% of actual eligible charges* up to \$10,000 (lifetime maximum for Home Support Services)
 - Benefit can be used during the Calendar Day elimination period.

* Eligible charges include assistive devices, caregiver training, home modifications and more.
- Guaranteed Increase Feature:
 - Every 5th policy anniversary, Policy Lifetime Maximum is increased by 25% of Original Lifetime Maximum (up to the insured's 76th birthday). Client will continue to receive the option to increase even if they have declined in the past.
 - No medical underwriting; additional increment is rated at attained age. Producers will be paid first-year commissions on the increases.

LTC Evolution from Prudential has just a few simple decision points:

- Choose the Lifetime Maximum (\$100,000 to \$1,000,000)
- Choose inflation protection -
 - Built-in benefit increase feature or...
 - Optional 3% or 5% compound inflation
- Choose optional riders -
 - Shared Care or...
 - Nonforfeiture