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Fourth Quarter 2010

Volume 11 Issue 4

Brokerage News



Assurity's New DI Product is More Competitive *continued*

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- Lengthened renewability – Coverage is guaranteed renewable to age 65 and to age 67 with the to-age-67 benefit. Conditional renewability is extended from age 70 to age 75.
- Catastrophic Disability Benefit Rider – The rider still extends the benefit period, rather than increasing the benefit amount, as is typical in riders offered by competitors.
- Enhanced home modification benefit – Now included in the policy (formerly a rider), this benefit pays actual costs up to six times the monthly benefit, instead of a one-time \$1,000 benefit.

For further information about Century+ and how it may fit into your clients' financial plan contact Pacific Advisors today.

Assurity's New DI Product is More Competitive

Assurity has incorporated significant producer feedback in their new Century+ DI product, including an array of attractive new features and benefit options to meet the needs of individuals, small-business owners, managers and employees. The new product is designed to compete effectively in a broad range of middle income occupations and create expanded marketing opportunities.

Here are some highlights of Century+ DI:

- Premium rates – Along with reduced premium rates in occupation classes 2A and 1A, Assurity's rates are very competitive in 3A occupations.
- Additional benefit periods – New 10-year and to-age-67 benefit periods in addition to the 1, 2, and 5-year and to-age-65 options.
- Increased multi-life discount – A 15% discount for three or more issued applications is available with a list bill to employer groups.
- Improved definition of disability – A pure "own occupation" definition of total disability still applies in the first two years; then "any gainful occupation" (fits the insured by education, training or experience and replaces or is expected to replace 60% or more of prior monthly income) replaces "any occupation".
- Extended Own Occupation Rider options – The own occupation period for total disability can be extended for the entire benefit period – 10 year, to age 65 or to age 67.

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News You Can Use

- We would like to welcome Geri Everett, CLU, to Pacific Advisors! Geri is based in New Mexico and will be a valuable asset to our DI consulting team.
- November is Long-Term Care Awareness Month! Take this opportunity to visit with clients about the need for LTC, and see our website for details about LTC Awareness Month events.

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

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Keys to Success: Worksite Long-Term Care

It seems to happen more frequently than ever before. Clients who are also business owners are proactively raising the topic of long-term care insurance. Business owner clients often have personal experiences or have employees who are in caregiving situations. When these clients express interest in a new benefit, taking the following steps can help turn initial interest into a successful multi-life enrollment.

- Learn the corporate culture of the client's company: Schedule a separate meeting or take time to research. Changes in the leadership and morale can affect the success of a long-term care multi-life implementation/enrollment more than other insurance products.
- Request a current census: It should include name, occupation, salary, date of birth, date of hire, hours worked per week, marital status and state of residence for all employees. Carriers require this information before they will quote any options for the client.
- Learn the current benefits portfolio: What types of insurance coverage do they have? Which are voluntary? What are participation rates in voluntary offerings? What are participation rates in retirement plans like 401(k), 403(b) or 457?
- Check internal marketing for benefits: How have new benefits been communicated in the past? Has the employer previously attempted to enroll long-term care? If so, what made it unsuccessful?
- Check expectations for effective dates: Many employers prefer to have the same effective/anniversary date for all benefits. The reality is it may not be possible, or in some cases may not be advisable.

The most successful multi-life cases are those that have strong employer support and endorsement and strong fact-finding up front on the part of the broker. Key decision makers in the company can show support by purchasing buy-ups or initial coverage, supporting internal marketing efforts for the benefit and attending enrollment meetings. The broker can succeed by gathering information and setting expectations in the beginning. Following these guidelines can help avoid surprises (for the broker or the client) and help make a smooth transition from "interested" to "implemented."

The following is a table listing the carriers that are offering Multi-Life Long-Term Care with simplified underwriting (limited underwriting):

| Carrier | Employer funded | Employee funded |
|-----------------|-----------------|-----------------|
| Genworth | √ | |
| LifeSecure | √ | √ |
| MetLife | √ | √ |
| Mutual of Omaha | √ | √ |
| Prudential | √ | √ |
| United of Omaha | √ | √ |

We are happy to help you evaluate multi-life opportunities you may have for long-term care. Please contact Pacific Advisors for any assistance you might need.

Standard's Protector Platinum Raises the Bar

On November 1, Standard Insurance Company unveiled two new flagship individual disability income insurance products: Protector PlatinumSM and Protector PlatinumSM Guarantee Issue.

Protector Platinum delivers one of the strongest—if not the strongest—definition of total disability in the industry with an own occupation definition of disability and unlimited coverage for mental disorder and/or substance abuse through the entire benefit period.

With Protector Platinum, The Standard also introduces attractive innovations like a Compassionate Disability BenefitSM which pays a benefit when insureds lose income caring for a "Loved One" (parent, spouse, domestic partner, child, adopted child, stepchild, child of domestic partner). This new policy also provides a 100% disability benefit payments during the first six months of partial disability, regardless of income loss.

Here is what is included in a Protector Platinum base policy:

- Own Occupation Definition of Disability
- Unlimited Coverage for Mental Disorder/Substance Abuse
- Total Disability Benefit
- Presumptive Total Disability Benefit
- Partial Disability Benefit
- Recovery Benefit
- Rehabilitation Benefit
- Compassionate Disability Benefit
- Automatic Increase Benefit
- Survivor Benefit
- Cosmetic or Transplant Surgery Benefit
- Premium Waiver Benefit
- Guaranteed Renewable Policy
- Choice of Benefit Periods

Optional Riders:

- Noncancelable
- Future Purchase Option
- Indexed Cost of Living (3% or 6%)
- Catastrophic

Available discounts

- 10% gender-distinct discount for multi-life, association, resident/hospital groups.
- 15% discount for qualified business owners
- 5% off when Protector Platinum is purchased at the same time as Business ProtectorSM or Business Equity ProtectorSM
- Discounts may be combined, meaning an insured could save up to 30%

Protector Platinum Guarantee Issue is The Standard's newest disability income insurance for workplace sales. Recognizing that flexible product features and price sensitivity are often key issues with guarantee issue plans, The Standard decided to introduce a guarantee-issue-specific individual disability income insurance policy so employers have the option to customize their employee benefits while obtaining coverage with significant discounts. When Protector Platinum GI is combined with a group LTD plan from The Standard, there are options for additional savings.

Included in the base contract:

- Total Disability Benefit
- Lifetime Benefits for Presumptive Disabilities
- Partial Disability Benefit
- Recovery Benefits
- Rehabilitation Benefit
- Survivor Benefit
- No limitation for pre-existing conditions

Flexible options

- Regular Occupation or Own Occupation definitions of disability
- Guaranteed Renewable or Noncancelable
- Unlimited coverage or two-year limitation for Mental Disorders/Substance Abuse
- 3% or 6% Indexed Cost of Living rider
- Catastrophic