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**Providing you with:**

- Top Rated companies
- Multi-life DI & LTC
- Case Design
- Proposals within 24 hours
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- Superior Support

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## American Medical and American BAR Association Discounts

Following is a brief overview of the American Medical Association and American BAR Association discounted income protection programs. Contact us for more details.

**American Medical Association:**

- 15% discount
- Gender specific pricing
- Available to all MD's who are members of the AMA
- Broker compensation is 40%

**American BAR Association:**

- 15% discount
- Gender specific pricing
- 6A occ class for all attorneys who qualify regardless of earnings
- Available to all attorneys who are members of the American BAR Association
- Broker compensation is 40%

**Program Features:**

- Own Occ (specialty letters are available for MD's)
- Benefit periods of age 65, age 67, age 70
- NC and GR options
- Residual benefits only require a 15% loss of income and loss of time or duties
- COLA, Future Purchase, Catastrophic Benefits available
- Non disabling injury benefit
- COBRA benefit

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**First Quarter 2011**

**Volume 12 Issue 1**

# Brokerage News



## 2011 Audioconference Schedule

Below you will find The Plus Group's audioconference schedule for the entire year of 2011. Look for emails with complete details 1-2 weeks before each one. Not on our email list? Contact Kelsie at 877.455.9580 or kelsie@pacificadvisors.net to ensure you receive them.

01/19	Loan Redemption DI	Principal
02/16	DI Buy-Out	MetLife DI
03/16	DI Claims	Standard
04/20	Prospecting	Steve Kloyda
04/27	Real Life Cases	Petersen International
05/18	Discounts, Unisex Rates and Multi-Life	The Plus Group
06/15	GSI Success Stories	Principal
07/20	Field Underwriting - The Lost Art	MetLife DI
08/17	CI or Impaired Risk	Assurity
09/21	Insuring the 'Why' Occupations	Standard
10/19	Marketing Association Program	Principal
11/16	November Is LTC Awareness Month	Prudential

## News You Can Use

• **Pacific Advisors** was pleased privileged to donate to the following organizations in 2010: Seattle Children's Hospital, the Vanessa Behan Crisis Center, Children's Hospital at Legacy Emanuel, Medic One Foundation and the Highline Area Food Bank.

• **AMA and American Bar Association** members can receive a 15% discount on individual DI. Contact us for details.

• **Union Central** upgrades dental specialists resulting in a 15-20% premium savings.

• **Geri Everett, CLU**, joined Pacific Advisors in October and is now servicing Arizona, New Mexico and Texas. Contact her at 505.796.4441 or geri@pacificadvisors.net.

• **LTC refresher** training now due in AZ, AK, IL, NJ, SC and WA. The initial training for these states was due in 2009, therefore the 4 hour refresher training will be due in early 2011. Please check your certificate to confirm when your course expires (2 years from the date of completion). If and when you are due to complete the course again, please visit [www.webce.com](http://www.webce.com) as their course is accepted by all carriers.

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*If there are specific topics you'd like to see covered in future newsletters, please contact:*  
  
Kelsie Van Tine  
at [kelsie@pacificadvisors.net](mailto:kelsie@pacificadvisors.net)

**Visit our website at [www.pacificadvisors.net](http://www.pacificadvisors.net)**  
for industry news and upcoming events!

## Provide Executive Income Replacement and Life Insurance

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Union Central has rolled out a new program that will provide executives with guaranteed issue disability and life insurance conveniently packaged into one program. This program combines employer-sponsored individual DI contracts with Focus 10 Life policies that can be used by groups as stand-alone coverage or to supplement existing group LTD and/or life insurance coverage.

Companies who are looking to extend coverage to 5 or more employees can take advantage of the guaranteed issue program. Each employee will be provided with an individual DI and term life policy that is fully convertible, without medical or financial underwriting. Typically these plans are implemented as an executive benefit to a select group of key employees, however they can be made available to all employees.

### Program Advantages:

- Address two significant protection needs at one time: disability income and life insurance
- As part of this program, Focus 10 Life® is now available to groups with 5 to 19 key employees
- Minimal underwriting - a convenience for many clients and for you
- Combined billing statements
- Double your sales and increase your client retention by selling dual coverage

### Program Overview:

- Disability Benefits: Up to \$4,000 monthly disability insurance benefit
- Life Insurance Benefits: \$100,000 for 5-9 lives or \$150,000 for 10-19 lives
- 5 to 19 employees
- Employer-paid only. 100% participation is required within the selected group
- Both DI and Focus 10 Life must be applied for simultaneously

### Target Market:

Consider talking about this program to employers with at least five key employees. Most types of businesses are eligible however Participating employees must be in white collar occupations and working full time (30 hours per week or more). Groups must have an average age of 50 or younger. Medical and dental occupations are not eligible.

### For more information and quotes:

Simply e-mail the census, preferably in Excel, to [jeff@pacificadvisors.net](mailto:jeff@pacificadvisors.net). The census should include the following information:

- Employee Name
- Date of Birth
- Gender
- Tobacco status, if known. (Otherwise we will assume all are non-tobacco)

## CLASS Act Survey Findings

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As we ring in the new year, we feel it's important to provide you with information about the Community Living Assistance Services and Supports (CLASS) Act which was passed in March 2010 as a provision in the new health care reform law. Mathew Greenwald & Associates recently conducted a survey to gain more insight about how consumers and employers view this government created program. In addition, they gathered information about consumer attitudes toward private LTC insurance. The survey was sponsored by John Hancock. Mathew Greenwald & Associates surveyed 300 employers and 300 consumers. The size of the employer ranged from 10 – 500+ employees.

The survey confirmed that the level of general awareness is increasing; however, the exact details of long-term care insurance are not understood by many which presents an opportunity for client education. Following is a summary of the key findings from the survey.

- More employers were aware of the CLASS Act program than consumers (35% to 8% respectively).
- 55% employers believe consumers would prefer private LTC insurance, if given the choice, while 19% of employers believe consumers would prefer a government-run program.
- The consumer group supported that data, with 77% indicating they would prefer private LTC insurance over the CLASS Act.
- Not surprisingly, 53% of employers who don't currently offer private LTC insurance and 39% of employers who do offer private insurance plan to wait for more information on the CLASS Act before deciding if they will be making changes to the current benefits offered.
- Close to half of the employers (45%) who do not currently offer this type of insurance benefit felt that continued publicity about the government program will lead to further evaluation of private LTC insurance instead of the government program. This will present opportunities for brokers who work in the employer space.
- While 53% believe they may need care someday, consumers still lack knowledge of cost and how to pay for long term care. According to the survey, 75% of consumers believe the cost of nursing home care is less than \$65,000 per year, while a recently released survey from the MetLife Mature Market Institute states the cost is approximately \$83,500 per year – which is a 4.6% increase from 2009.

The survey concludes with information about consumers' general attitudes and perceptions toward long-term care insurance, which may be valuable when approaching the LTC topic with clients.

For a copy of the complete survey, please visit the Articles and Documents section of our Library at [www.pacificadvisors.net](http://www.pacificadvisors.net).

### Footnote 1:

The CLASS Act is still under review by the department of Health & Human Services. It is expected to be finalized in 2012 and operational in 2013.

### Footnote 2:

Nursing home costs acquired from the 2010 MetLife Market Survey of Nursing Home, Assisted Living, Adult Day Services and Home Care Costs (Oct 2010).