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First Quarter 2013

Volume 14 Issue 1

Brokerage News



2013 Bonus Program From John Hancock

Build your John Hancock LTC insurance bonus with Custom Care III featuring Benefit Builder. By selling their new and innovative CCIII featuring Benefit Builder product from January 1, 2013 through June 30, 2013, you can increase your earnings as part of their bonus program. All CCIII featuring Benefit Builder inflation options qualify (Benefit Builder CPI, CPI to 75, and 5% Compound).

Here is how the Benefit Builder Bonus Program works:

Bonus Level	Paid Premium	Build Your Bonus
Level 1	\$5,000-\$17,499	10% bonus back to dollar one
Level 2	\$17,500-\$34,999	15% bonus (10% on first \$17,499 and 15% on remaining premium)
Level 3	\$35,000-\$2,000,000	20% bonus (10% on the first \$17,499, 15% from \$17,500-\$34,999, and 20% on remaining premium up to \$2,000,000)

Bonus not currently available in: CA, CT, DE, DC, FL, HI, IN, NY, PA, WI

This promotion includes policies sold with or without the Benefit Builder feature in the following PHASE 1 states: AZ, AR, CO, GA, ID, IL, IA, KS, KY, LA, ME, MD, MA, MI, MN, MS, MO, MT, NE, NH, NJ, NM, NC, ND, NV, OH, OK, OR, RI, SC, SD, TN, TX, UT, VT, VA, WA, WV, WY.

- Future PHASES of this bonus program will coincide with the approval of CCIII featuring Benefit Builder in each state(s). Each promotion PHASE will then run for 6 months following this approval.
- Bonus payment will be made as part of regular commissions within 45 days following the end of the Eligibility Period.
- Bonus is non-transferable or exchangeable for an alternate award.
- For Internal Replacements, only increases in premium count toward bonus.
- Available to eligible personal producing agents/brokers in states where CCIII featuring Benefit Builder has been approved including JHFN, select MGAs, certain National and Life Brokerage Accounts. All banks, broker/dealers and wire houses and other select distributions are not eligible to participate.
- Producers are responsible for disclosing compensation details to clients in states where such disclosure is required by law or regulation.
- Subject to individual state restrictions.
- Any taxes related to the bonus are the responsibility of the recipient.
- John Hancock LTC reserves the right to make final judgements and decisions regarding the crediting of business.

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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

News You Can Use

- Pacific Advisors would like to welcome Cari Crandall to our team. She is our new DI Case Manager handling new business. Contact her at cari@pacificadvisors.net.
- Pacific Advisors proudly supported these organizations in 2012 through monetary gifts and the donation of time: ALS Association, Arthritis Foundation, Ben Towne Foundation, Habitat for Humanity, Highline Area Food Bank, Highline Schools Foundation, Medic One Foundation, The Breast Cancer Research Foundation and The Pink Daisy Project.
- Ameritas introduces DInamic Fundamental. This new DI product offers simple and affordable coverage for your clients. The Guaranteed Renewable policy provides total disability coverage only, has no elimination period, offers streamlined underwriting and provides payments in a single lump sum (or equal payments for six months. For an online premium calculator, visit <http://service.ameritas.com/JSP/premiumcalculator.jsp>.
- Through Share File, Pacific Advisors now offers the capability to securely upload applications and documents to any of our team members. Simply click the green Share File icon or the Secure Upload box located on our homepage, enter your contact information so we know who the file is coming from, choose the Pacific Advisors employee and the file you want sent from your computer, and click Upload Files. It's that easy!

Simplified Underwriting Program by Carrier

Simplified Underwriting Programs can help you increase your productivity and enhance existing client relationships. These streamlined underwriting programs provide multiple options to help you meet your clients' income replacement needs faster and easier than ever before.

- Fewer requirements makes your job less complicated.
- Less underwriting time so your clients receive their policy in a more timely fashion.
- Focused on providing you with competitive offers to present to your clients.
- Options and solutions make it easy for you & your clients to do business.

The Simplified Underwriting Program will help make protecting your client's most valuable asset easy and efficient. With no lab tests or income documentation required* this is a great way for your clients to obtain the coverage they need:

The Standard DI

Issue Age	18-50
Occupational Class	All Occupation Classes
Income Requirements	Min \$18,000
Elimination Period	60, 90, 180, 365
Max Benefit Period	2, 5 or 10 year, or age 67
Max Monthly Benefit	\$6,000/month (subject to usual I&P)
Available Options	All riders are available. The Catastrophic Disability rider is available up to a 1:1 ratio. The FPO rider is available up to the simplified underwriting max issue limit based on occupation class and included the total benefits from all sources.
Income Documentation	None
Exam or Labs	None
PHI	Yes
Other	None

Occupation Classes	Monthly Coverage		
	Simplified Underwriting Maximum Issue Limit	Max Participation	
		with other carriers' IDI coverage	with group LTD from any carrier
5A, 4A	\$6,000	\$25,000	\$30,000
4P, 3P, Surgeons	\$6,000	\$22,000	\$25,000
3P, 2P	\$6,000	\$20,000	\$20,000
3A	\$3,000	\$6,000	\$25,000
2P non-Physician	\$3,000	\$6,000	\$20,000
2A	\$3,000	\$6,000	\$15,000
A, B	\$1,500	\$1,500	\$10,000

* Financial documentation may be required for some occupations including (regardless of income): stockbroker, bond trader (not on trading floor), mutual fund manager, real estate agent/broker, investment banker, mortgage loan originator/broker, investment analyst, attorney specializing in real estate and residential construction.

Simplified Underwriting Program by Carrier (continued)

	Principal IDI	Principal Multi-Life 3+lives	Principal BOE
Issue Age	18-50	18-64	18-50
Occupational Class	All	All	All
Income Requirements	Min \$18,000	Min \$18,000	Min \$18,000
Elimination Period	60, 90, 180, 365 days	60, 90, 180, 365 days	30, 60, 90 days
Max Benefit Period	2, 5 or 10 year, age 65, 67 or 70	2, 5 or 10 year, age 65, 67 or 70	12, 18, 24 or 36 month
Max Monthly Benefit	\$3,000	\$5,000	\$10,000
Available Options	All	All	All
Income Documentation	None if income is less than \$150,000/year	None if income is less than \$150,000/year	None
Exam or Labs	None	None	None
APS	None	None	None
PHI	Tele-App	Tele-App	Tele-App
Other	None	None	None
I&P Limits	Normal limits	Normal limits	Normal limits

MetLife DI

MetLife BOE

	MetLife DI	MetLife BOE
Issue Age	Up to age 50	Up to age 50
Occupational Class	2A and above	2A and above
Income Requirements	Min \$30,000	Min \$30,000
Elimination Period	90 days or longer	90 days or longer
Max Benefit Period	2 year, 5 year, or to age 65 or age 67 in states where approved.	12 months
Max Monthly Benefit	\$3,000/mo. (subject to usual I&P)	\$7,500/mo (subject to I&P)
Available Options	All except GIO or compound COLA	None
Income Documentation	None	None (other than expense data noted on application)
Exam or Labs	None	None
APS	None	None
PHI	Yes	Yes
Other	None	For self-employed, no more than 3 owners and/or 5 employees
I&P Limits	If other DI coverage in force or applied for, max under the Simplified Underwriting Program is \$3,000/month from all sources. If other coverage in force or available is Group LTD, maximum under the Simplified Underwriting Program is \$3,000/month over the LTD amounts.	N/A