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News You Can Use

- May is Disability Insurance Awareness Month (DIAM). Are you prepared? Our website has many tools you can use with clients during DIAM and all year long. Check the Producer Resource Center for helpful videos, articles, real life stories and more. Also, watch for weekly DIAM-focused emails from Pacific Advisors during the month of May.
- Pacific Advisors and Chris Carlson, the DI Coach, will be conducting the Income Protection Academy (IPA). A refreshed and updated version of the inaugural IPA, this will be a 26 week program starting in June. If you participate, you will have access to the DI Coach whenever you need it, monthly webinars and coaching sessions, and a network of individuals within the DI industry. Space is limited, so if you're interested find the registration form on our website or contact us today about reserving your spot.
- Genworth to launch Privileged Choice Flex 2 product in 31 states on April 15, 2013. It will initially launch in the following states: AL, AK, AR, AZ, DE, GA, IA, ID, KS, KY, LA, ME, MI, MN, MS, NC, ND, NE, NH, NJ, NM, NV, OK, PA, RI, SD, TN, UT, WA, WV, and WI. Once it has launched it will be the only Genworth LTCi product available in that state. Some carriers are exploring life-based underwriting and gender-specific rates, meaning rates for women will definitely be higher as they live longer and are more likely to use the policy. Genworth is the first to officially announce and implement these changes with the launch of Privileged Choice Flex 2. **Take advantage of this opportunity to insure your female clients now while their rates are still on a gender-neutral platform. Genworth will accept applications until 3:00pm EST/12:00pm PST on Monday, April 22. In order to ensure we have a chance to review the application, please have them arrive in our office no later than Thursday, April 18.**

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Brokerage News



Express Standard Issue (ESI)

Express Standard Issue (ESI), a Disability Income at Work underwriting program from Mutual of Omaha, provides you a quick and easy solution to voluntary enrollment plans for small employer groups. ESI will open doors for employers to implement valuable Income Protection plans.

Participation Requirements:

Participation requirements for the Express Standard Issue program are among the lowest in the industry requiring the greater of five lives or 10 percent of the eligible group to enroll during the initial 60-day open enrollment window. Additionally, the ESI plans allow for an annual open enrollment that is available to the entire census. So, if an applicant has declined to participate in previous years, he or she will be free to change their mind and apply for coverage during the annual enrollment window.

Eligibility:

Business owners and employees between the ages of 18-70*, working at least 30 hours a week and with six months of service with the employer.

Underwriting:

Express Standard Issue uses a short-form application with only seven "knock out" questions. No additional underwriting is required and all approved cases are issued with up to a 20% discount without ratings or exclusions. This makes the process of obtaining income protection extremely simple for the employees and saves you a great deal of time.

More Opportunities:

Employees earning between \$25,000 - \$100,000 make up a huge middle market that is often overlooked. Express Standard Issue allows you to reach this market in an effective manner and gives you the tools to fulfill the critical need for income protection coverage.

The Express Standard Issue underwriting program is available with Accident-Only Disability, Short-Term Disability and Long-Term Disability products.

For more information, contact Pacific Advisors or visit our website; www.pacificadvisors.net

* 18-61 for Accident-Only DI

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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
Find us on Facebook, Google+, LinkedIn and YouTube.**

The Standard Introduces Protector Essential

Designed as a cost-effective way to provide your clients with comprehensive income replacement coverage, The Standard has rolled out the Protector Essential product. Protector Essential joins a long line of industry-leading products brought to market by The Standard. It is sure to attract attention in the middle income markets as well as with individuals over the age of 45 who are in need of income protection products at an appealing price point.

As an affordable way for your clients to maintain their financial security, Protector Essential provides robust contract provisions which include:

- Specialty Specific Modified Own Occupation definition of disability
- Residual Disability Benefit
- Full coverage for Mental Disorder and Substance Abuse
- Rehabilitation Benefits
- Survivor Benefits
- Choice of waiting and benefit periods
- Optional COLA and Catastrophic Disability Riders

Pricing is always an important factor when it comes to product design and The Standard did not fail to impress when they rolled out Protector Essential. While pricing differences can vary based on case design, a client's age, occupation and gender, we are finding the pricing structure of Protector Essential to be 10% - 20% lower than the nearest competitor in this marketplace. Protector Essential creates a lot of value for clients looking for an economical way to obtain quality coverage.

So, where is the catch with this product? Protector Essential is a Guarantee Renewable policy but does not include a Non-Cancelable option or a true Own Occupation definition of disability. These features are important to some consumers, especially younger professionals, but do not need to be a barrier to purchasing a policy. Additionally, Protector Essential does not currently offer a Future Purchase Option, however The Standard has stated it will be available by the third quarter of 2013.

Overall, The Standard's latest offering proves to be a solid income protection contract, providing your clients with a lot of value. It also gives you more options when talking to clients about income protection.

Protector Essential is currently approved for sale in the following states: Alabama, Alaska, Arizona, Arkansas, Delaware, District of Columbia, Idaho, Illinois, Indiana, Iowa, Kentucky, Louisiana, Maryland, Massachusetts, Michigan, Mississippi, Nevada, New Jersey, New Mexico, North Carolina, Oregon, Pennsylvania, South Dakota, Texas, Washington, West Virginia and Wisconsin.

Please contact Pacific Advisors for additional information regarding this exciting new product offering.

What Consumers Are Saying About LTCi

Have you ever wished you could be a fly on the wall listening to conversations and gathering insights that would help you become a more successful Long-Term Care insurance (LTCi) salesperson? That's exactly what one carrier did in a series of focus groups. They wanted to know how people feel about LTCi, what questions they have about it and how they prefer to buy it. This carrier listened as LTCi buyers and non-buyers alike shared their thoughts, feelings and expectations. And here's what consumers said:

I don't know a lot about it.

Most of the people admitted they aren't very knowledgeable about LTCi. Some even confuse it with Long-Term Disability insurance (LTD). They describe LTCi as having many moving pieces. They're concerned about what's in the "fine print." And they're uncertain how to evaluate what plan or features they should select.

I want to be educated.

Typically, people begin the LTCi education process by talking with family members or friends. They also do their research – either online or by reading newspapers, magazines and brochures. It's clear that they want to know enough about LTCi to make an informed and educated buying decision.

But I don't want to be sold.

When people say they want to be educated, they don't mean education at the time of the sale. Instead, they're looking for neutral venues (think educational seminars) where they can learn about LTCi. Places where a salesperson can present information in a non-threatening way.

I know I can't do it alone.

Most people know they need help finding an LTCi policy that's right for them. They're looking for someone to hold their hand. For some, the decision-making process was lengthy. One woman told the carrier that it took her a year to purchase an LTCi policy. Others said it took a nudge from their advisor to move them to act.

Why hasn't anyone approached me about this?

Fifty-five percent of LTCi buyers that were surveyed said they made the first contact with an agent. Fifty-five percent! And while many of the non-buyers said they find the concept of LTCi intriguing...even appealing, they wonder why no one has approached them about it.

What does this mean for you? Now that you know what consumers are saying about LTCi, you can better prepare yourself to guide them through the education, decision-making and purchase process. Just remember they're looking for someone who can explain LTCi in simple terms. Most important, they want an open dialogue and don't want to be simply 'sold.' Take your time and be patient. Purchasing LTCi is a process – not a single-appointment sale - so start now!

As a reminder, tax advantages were implemented in 1997, making the purchase of LTCi more attractive than ever for self-employed individuals. These clients, their spouses, and any tax dependent can deduct 100% of their eligible LTC premiums. The eligible LTC premiums for this group are as follows:

Attained Age Before Close of Tax Year	Eligible LTC Premium for 2013
Under Age 40	\$360
41-50	\$680
51-60	\$1,360
61-70	\$3,640
Over 70	\$4,550