

The background of the page is a photograph of a city skyline with tall buildings under a clear blue sky. Numerous autumn leaves in shades of orange, yellow, and brown are falling through the air, creating a sense of movement and season. The scene is brightly lit, suggesting a sunny day.

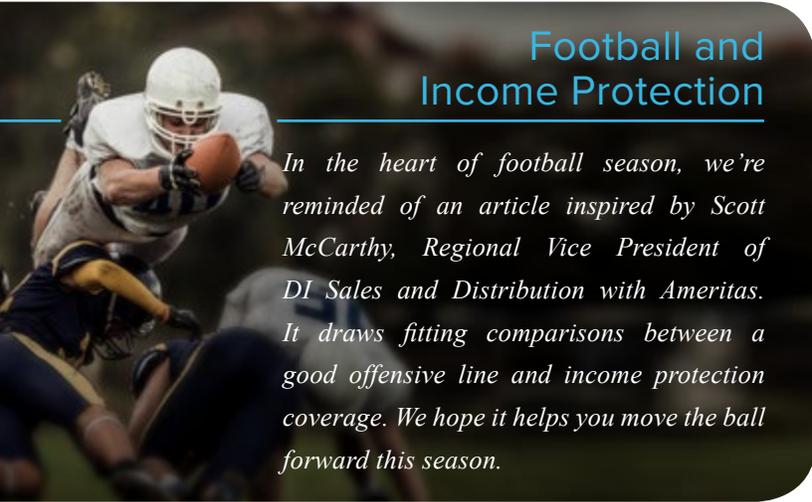
Spotlight

Fall 2018

Bringing Income Protection to Light

For agent use only. Not for use with the general public.

Football and Income Protection	2
Think Positive	4
Marijuana Underwriting Guidelines	6
Spotlight Feature: Lloyd's of London	8
Fall Planning Tips	11
Q3 Industry Updates	12



Football and Income Protection

In the heart of football season, we're reminded of an article inspired by Scott McCarthy, Regional Vice President of DI Sales and Distribution with Ameritas. It draws fitting comparisons between a good offensive line and income protection coverage. We hope it helps you move the ball forward this season.

While the old axiom is that “*defense wins championships*”, it is hard to argue that there is nothing more satisfying than watching a good offensive performance in action. While we often think of and portray disability insurance, as well as other insurance products, as “defense”, I see another way to view these products that can help make them part of the more exciting and “fun” imagery of scoring. As I was thinking about this today, I was struck by how similar a good income protection plan is to a good offensive line in American football. A good offensive line, like a good income protection plan, does a number of things, most of which go unacknowledged by the casual observer.

The primary functions of the offensive line are to create running lanes for the running back and provide protection for what is often the team’s most valuable asset: the quarterback. The function of a well-designed income protection plan is to protect the most valuable asset of your clients: their ability to earn an income. In turn, it allows their assets and investments to stay on track should an injury or illness prevent them from working.

With the right protection in place, our offensive line/ income protection plan can ultimately provide the most important advantage: the ability to get the ball across the goal line in the most efficient way possible. In the

football game, there may be many times we get the ball across that goal line; in life, that’s similar to allowing our income, investments, and assets to achieve the various milestones that make up a fulfilled life.

Similar to how a good coach will maximize all resources within an offensive line, a well-informed financial professional understands why investing in a solid income protection plan is required in order to achieve financial goals and ultimate security.

I may have stretched this analogy to the breaking point, but I hope you can find some value in the perspective that has been outlined here. I think it is important for clients to see life and DI as complements to their asset and investment accumulation goals, not in contrast to them.

For the client struggling to see where life and DI insurance fit, try this approach and see if it helps them to more clearly understand the role of income protection in their long term plans. . . .



Financial security starts with income protection

Protect your clients with individual disability insurance (IDI) from Principal.

[Contact your local Principal representative to learn more.](#)

Principal, Principal and symbol design and Principal Financial Group are trademarks and service marks of Principal Financial Services, Inc., a member of the Principal Financial Group. Disability insurance from Principal is issued by Principal Life Insurance Company, Des Moines, Iowa, 50392. Disability insurance has limitations and exclusions. For costs and coverage details, contact your local Principal representative. AD3450 | 09/2018 | ©2018 Principal Financial Services, Inc. | D19910

2018 Fourth Quarter Tele-Universities from Ameritas

Monday, October 22, 2018 – 11 a.m. ET

Benefits of Using the Ameritas eApply for Submitting Disability Income Applications

<https://cc.readytalk.com/r/p13r9mkgzm8j&eom>

Save time and money with eApply by ensuring you have your DI applications in good order. This software program guides you through the necessary requirements of submitting new business applications electronically, including the EZ application process which is required to obtain the new preferred occupation classes 6A and 6M. This session will demonstrate entering and submitting a disability application online. Discover for yourself just how easy and beneficial it is to use eApply.

Monday, October 29, 2018 – 11 a.m. ET

Guaranteed Standard Issue – Reasons to Talk to Employer Groups About GSI

<https://cc.readytalk.com/r/5hyast0019so&eom>

Tune in to this session to learn why you should approach employer groups about DI insurance. The owners and employees of companies all have a need to protect their incomes. When you prospect to employer groups, you open the door to multiple sales (and potentially across multiple product lines). For qualifying groups, you have the potential for Guaranteed Standard Issue (GSI) Underwriting, which simplifies things for you and the employees. Join this session to learn the benefits of marketing DI insurance to employer groups and the rewards that go along with it.

Monday, November 5, 2018 – 11 a.m. ET

DInamic Fundamental - Introduction of 3 New Riders

<https://cc.readytalk.com/r/b7qltrcqiw8&eom>

This product targets middle-income earners and homemakers, offering these clients and prospects quality income protection that is simple, affordable, and

attainable. In this session, learn more about the markets where this product makes the biggest splash, the product provisions and pricing, as well as the simplified quoting and underwriting processes. New to this session, we are pleased to introduce three new riders to provide further value and protection for your clients.

Monday, November 12, 2018 – 11 a.m. ET

Tips for Wrapping up DI Business for Year End

<https://cc.readytalk.com/r/p9adlnbq90ab&eom>

This session will provide you with tips for wrapping up all your DI insurance sales/cases by the end of the year. We will let you know what you can expect during the last few weeks of the year, what you can do to speed up the underwriting process and answer any questions you may have. By working together, we can make sure your cases are issued and placed by December 31st, so you get paid on that business and help us meet our annual sales goal!

Monday, November 26, 2018 – 11 a.m. ET

DInamic Foundation Policy Provisions

<https://cc.readytalk.com/r/mqw4tiu6jspz&eom>

Learn the ins, the outs, and the competitive features of our traditional Disability Income insurance product, DInamic Foundation. Flexibility is a key feature you have with our product and this session will emphasize that. Discover how the riders and built-in benefits work so that you can effectively inform your clients on the need for income planning and protection.

Monday, December 3, 2018 – 11 a.m. ET

Why DI Insurance? For your clients and for you.

<https://cc.readytalk.com/r/cgshadqb3eu0&eom>

This session demonstrates the importance of valuable DI coverage and how to have a discussion with your clients about it. We'll also discuss why it's important for you to include DI in your business plans for 2019!

Think Positive: How to Present and Sell Modified Offers

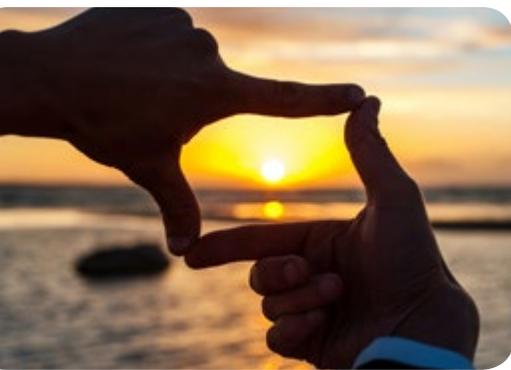
From The Standard, July 2018

Think positive. That sums up how to approach clients with modified offers for income protection insurance. It's actually good news, especially when you consider the alternative: no individual disability insurance for your client. Here are some tips to help you make that point and close the case.

offer for coverage. By managing your clients' expectations up front, you can help them appreciate a modified offer.

Be positive, not apologetic. Your client qualifies for coverage. That's a big relief! Emphasize that the modified offer still provides great coverage and that the client may not get a better offer, as other carriers will see the same medical history and risk profile.

Explain any exclusions and give a couple of scenarios your client can relate to. For example, the policy may exclude



The best time to sell a modified offer? When you're taking the application! You can help avoid surprises by setting the stage for a modified offer in advance. Get to know your clients by asking about their occupation, hobbies, health, and medical history. Discuss potential issues such as chiropractic care, hospital admissions, recent medical treatments, and prescriptions. Explain that underwriting will take all of these factors into account when making an

coverage for disabilities related to a pre-existing condition, like a previous knee or back injury. If your client engages in high-risk activities, like sky diving or rock climbing, disabilities resulting from those hobbies may be excluded. Disabilities due to other types of injuries or illnesses — like a car accident or cancer — would still be covered.

Discuss other reasons for a modified offer. Your client may be subject to a premium rating — such as increased risk due to weight. Contact Truluma to request build charts.

Emphasize what the policy does cover, including leading causes of disability. Musculoskeletal disorders, cancer, injuries, heart disease, and mental disorders are the top five causes of disability. Nervous-system related disorders are number seven, including multiple sclerosis and Alzheimer’s disease. Others in the top ten¹ are digestive illnesses, infectious diseases and respiratory disease. Disability can happen to anyone at any age. In fact, one in four 20-year-olds becomes disabled before reaching retirement age.²

Right from the start, you can position any offer as a positive opportunity for your client to gain peace of mind.

Modifications can often be reviewed. Policy modifications can often be reviewed and removed if the insured has been symptom- and treatment-free for a specific period of

time (often two years). Focus on this as you walk through policy modifications. . . .

¹ Council for Disability Awareness, The Top 10 Causes of Disability, 2015, blog.disabilitycanhappen.org/top-ten-causes-of-disability

² Social Security Facts Sheet, 2018, ssa.gov/disabilityfacts/facts.html.

Licensing Info On Demand

As we move towards a more mobile business lifestyle, there is high demand for access to licensing information from all types of mobile devices. *The National Insurance Producer Registry* has launched a new mobile app that allows insurance professionals to access basic licensing information on demand.

Features of future app versions include license renewal, renewal reminders, demographic information, and carrier appointments. . . .

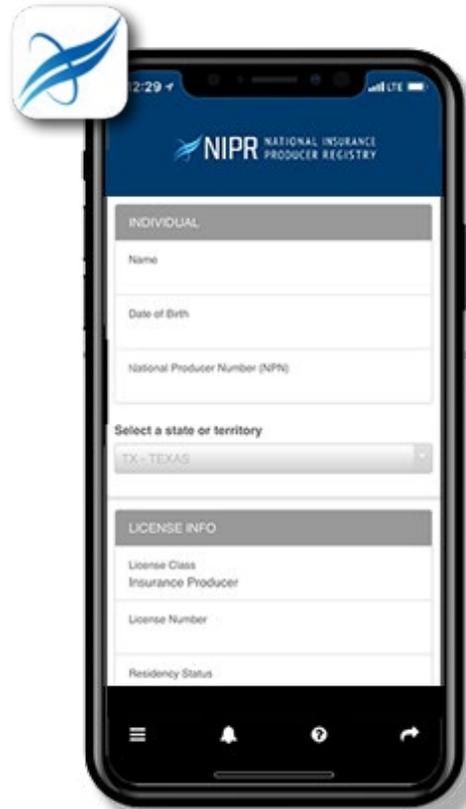


Sickness and injuries can be financially devastating. Make the call to include disability insurance from Ameritas as part of your clients' financial game plan.

In approved states, Dynamic Foundation (forms 4501NC, 4502GR and 4503NCBOE) is issued by Ameritas Life Insurance Corp. In New York, Dynamic Foundation (forms 5501-NC, 5502-GR and 5503NCBOE) is issued by Ameritas Life Insurance Corp. of New York. Policy and riders may vary and may not be available in all states.

This information is provided by Ameritas®, which is a marketing name for subsidiaries of Ameritas Mutual Holding Company, including, but not limited to, Ameritas Life Insurance Corp., located at 5900 O Street, Lincoln, NE 68510, Ameritas Life Insurance Corp. of New York, located at 1350 Broadway, Suite 2201, New York, New York 10018 and Ameritas Investment Corp, member FINRA/SIPC, Ameritas Life Insurance Corp. of New York is licensed in New York. Each company is solely responsible for its own financial condition and contractual obligations. For more information about Ameritas®, visit ameritas.com.

Ameritas® and the bison design are registered service marks of Ameritas Life Insurance Corp. Fulfilling life® is a registered service mark of affiliate Ameritas Holding Company. © 2018 Ameritas Mutual Holding Company



Current Marijuana Underwriting Guidelines

*Nine states, as well as the District of Columbia, have adopted laws legalizing marijuana for recreational use while many other states are considering the same. As a result, we often receive inquiries about the use of marijuana and how it impacts the underwriting of income protection products. While carrier underwriting guidelines continue to adapt to the changing environment, the following pages provide you with the most current formation.**

**All applications are subject to underwriting.*

Ameritas

1-2 times per week:

- Smoking: tobacco rates
- Edibles: non-tobacco rates may be available

3-5 times per week:

- Smoking: tobacco rates and 25%-75% rating; benefit period may be limited
- Edibles: 25%-75% rating; benefit period may be limited

6 or more times per week:

- Decline likely

Medical Use:

- Decline

Other:

- Coverage not available for owners/employees of state-licensed stores
- Must be marijuana free a minimum of 1 year for non-tobacco rates

Assurity

1-2 times per month:

- Smoking or Edibles: non-tobacco rates

3-6 times per month:

- Smoking: tobacco rates and table rating
- Edibles: non-tobacco rates

Medical Use:

- Decline

Other:

- Coverage not available for owners/employees of state-licensed stores
- Non-tobacco rates apply when smoking consistently less than or equal to once per month
- If smoking averages more than twice per month, a full-12-months marijuana free is required for non-tobacco rates

Illinois Mutual

1-3 times per month:

Case-by-case consideration, however guidelines suggest:

- Smoking or Edibles: minimum 90-day elimination period, maximum 5-year benefit period, 25% premium rating

Medical Use:

- Decline

Mutual of Omaha

Tobacco/Non-tobacco status is determined by lab results. As long as the client is not a heavy user and admits to usage, he/she can be considered. Urinalysis and drug questionnaire is required.

Principal

1-3 times per month:

- Smoking or Edibles: tobacco rates

4 or more times per month:

- Subject to additional rating, and/or limitation of benefit period, or decline.

Medical Use:

- Decline

Other:

- Coverage not available for owners/employees of state-licensed stores

Although marijuana is a common recreational drug, very little medical research has been conducted on its effect on morbidity. As more is learned, carrier guidelines related to marijuana use will continue to evolve. Contact us for up-to-the-minute details, as Truluma will always have the most current information available.

The Standard

1-2 times per week:

- Smoking: tobacco rates and 25% rating
- Edibles: tobacco rates or 25% rating

3-6 times per week:

- Smoking: tobacco rates and 25%-75% rating; limited benefit period of 2-5 years
- Edibles: 25%-75% rating; limited benefit period of 2-5 years

7+ times per week:

- Decline

Medical Use:

- Decline

Other:

- Coverage not available for owners/employees of state-licensed stores
- Must be marijuana free for 2 years for non-smoker rates



LOSS OF LICENSE

Superior Income Protection
for Professional Pilots



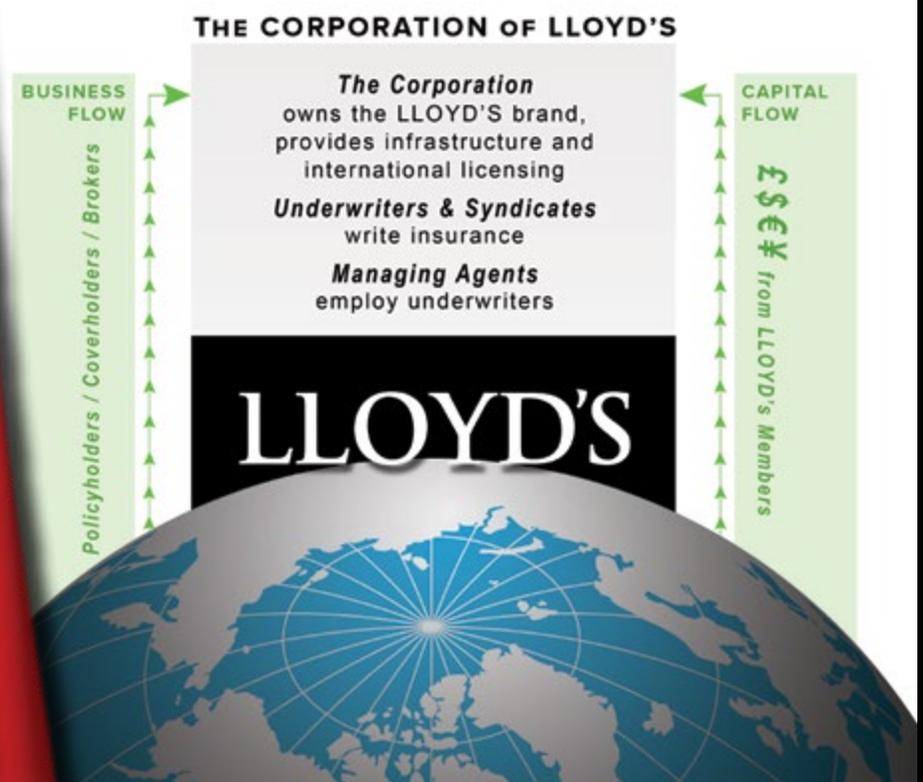
PETERSEN
INTERNATIONAL UNDERWRITERS

Spotlight Feature: Lloyd's of London / A Look Behind the Curtain

Many individuals are surprised to learn that Lloyd's is not actually an insurance company but rather a unique insurance and reinsurance market. Lloyd's brings together insurance companies, corporations, and private individuals (collectively known as members) who form over 100 underwriting syndicates to provide capital and share risk. Each syndicate has specialized underwriters that price and underwrite risk as well as handle any subsequent claims in relation to the risks they cover. Syndicates will also join together to share underwriting risks. This kind of collaboration, combined with the choice, flexibility, and financial certainty of the market, makes Lloyd's the world's leading insurance platform.

Cases are brought from the US to the Lloyd's market through US-based coverholders that work on behalf of underwriting syndicates and have authorization to write a certain amount of international business for the syndicate. In most situations, the coverholder will underwrite and issue Lloyd's coverage on behalf of the syndicate - however, in certain situations, the risk is taken to the Lloyd's market.

Behind the Lloyd's market is the Lloyd's Corporation, not itself an insurer, but an independent organization and regulator that provides the market's infrastructure - including services to support its efficiency, while protecting and maintaining the market's reputation.



With roots in marine insurance, Lloyd's dates back to 1648 where it was founded by Edward Lloyd at his coffee house on Tower Street in London.

Ship captains, vessel owners, traders and others interested in shipping gathered at the coffee house to buy or sell what is now called ocean cargo insurance. These days, brokers and underwriters convene at the Lloyd's office building on Lime Street in East Central London where business is still conducted face-to-face, and the bustling underwriting room is central to the smooth running of the market. The market structure encourages innovation, speed and better value, that provides unique solutions to the income production market including:

High Limit DI: Higher-income earners can have a difficult time obtaining proper levels of disability insurance through traditional group and individual carriers. The Lloyd's market provides a practical solution with participation limits of 65% - 75% of income, regardless of the amount of income earned. This can be used as primary coverage or be layered on top of existing disability coverage.

Loss of License: Specifically designed to cover the professional pilot. Due to the stringent FAA medical requirement for pilots, they can lose their license due to their health status even though they are not disabled. For example, if hypertension is not within the mandatory requirements, the pilot will lose his/her license even though they are not disabled.

International Worker DI: Employees living and working internationally for US companies are often not covered under group LTD contracts and are not eligible for DI through domestic markets. Lloyd's can extend coverage to international employees allowing them to obtain the income protection they need. Employers who provide group LTD benefits will often cover the cost of this coverage in an attempt to equalize benefits.



Edward Lloyd's London coffee shop on Tower Street. Image courtesy of Lloyd's

Professional Athletes: Professional Athletes Disability Insurance is designed to guarantee the benefits of the athlete's contract, their current income, or protection for young players before being drafted into the professional leagues. Many sports do not guarantee the benefits to the player for longer than the current contract year. If the player is injured and is not able to make the cut during the pre-season, their contract may be waived. Lloyd's offers benefits that are structured based on the players contract or their income and the type of sport.

Special Avocation DI: Special situations are not difficult, they are just, "special!" Sometimes a perfect candidate for disability insurance has an avocation which traditional carriers feel increases the risk exposure to the point that a declination or exclusion is necessary. Lloyd's can address many avocations with either primary coverage or a carve-out that provides coverage ONLY while participating in an avocation. Avocations include but are not limited to: Amateur Racing, Scuba Diving, Rock Climbing, Mountaineering, Sky Diving, Base Jumping and Helicopter Skiing.

By using the strength of the world's oldest insurance market you have the ability to find unique customized solutions for your clients' income protection needs.



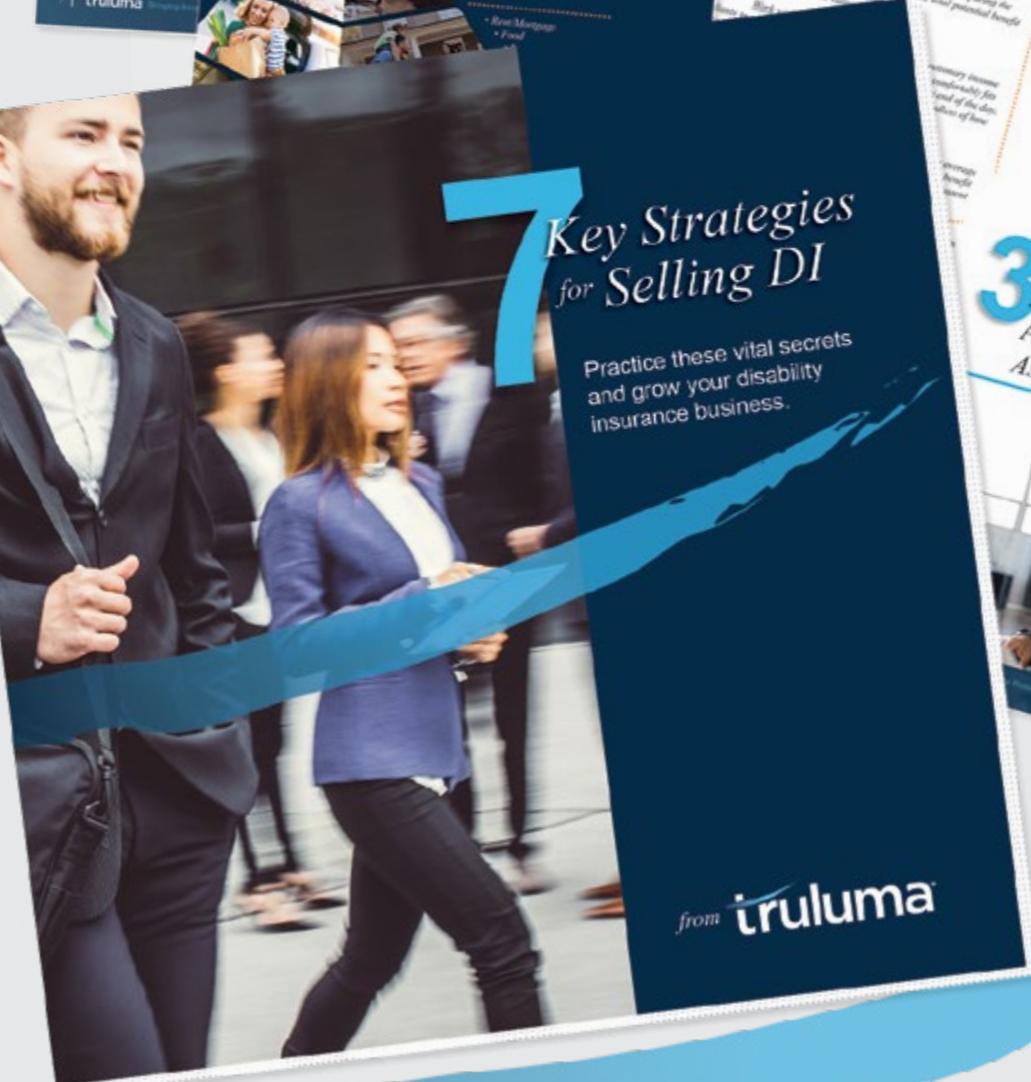
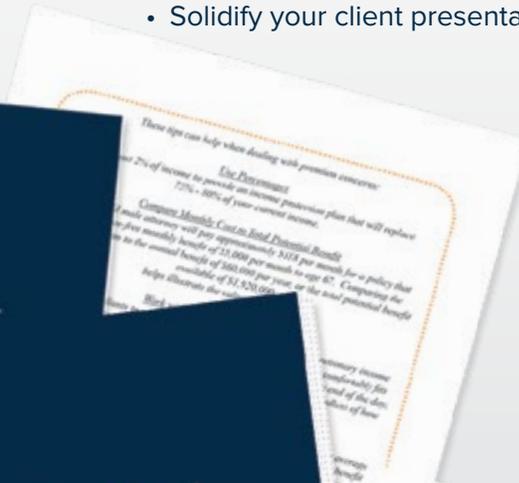
Truluma's Newest Resource: DI Sales Strategies at Your Fingertips

Keep proven sales strategies on-hand with this valuable booklet available only from Truluma. We've organized the industry's most powerful sales strategies and secrets into a streamlined, portable tool to grow your disability insurance business. Learn and live these ideas, and watch your sales soar.

- Adopt the industry's most successful strategies
- Learn best practices in relevant language
- Find conversation starters for any scenario
- Solidify your client presentations

You need this booklet.

Click here to email our marketing department and request your copy today: marketing@truluma.com



Planning Tips for the Fall Season

Consider clients who have purchased key-person life coverage in the last 24 months.

Business-owner clients who have life insurance to protect against a key employee's death would most likely benefit from income protection on that key person. Address this need by discussing key-person replacement coverage. This coverage is ideal for small to medium-sized businesses, specifically those with employees who have specialties or experience that are not easily replaced.

Take advantage of bonus programs.

Standard, Principal, Ameritas, and Illinois Mutual have production-based bonus programs that allow you to increase the revenue generated by your efforts. Review your production with each of these carriers and ask us how we can help you maximize these incentives.

Take advantage of a complementary buy-sell review and business valuation service.

Principal Life offers a complementary service that provides your clients with a professionally-prepared buy-sell review and business valuation. This is a great way to

start the buy-sell conversation and open the door to new prospects. Contact our office to request a sample report.

Review coverage with physician clients and prospects. Their I&P Limits have increased.

I&P limits have recently increased for physicians. It's now possible for physicians to obtain individual DI benefits of up to \$30,000 per month through the traditional markets. This is a great time to review their income replacement plans and shore up any shortfalls.*

**\$35,000 maximum benefit available when IDI is combined with Group LTD.*

Reach part-time employees.

Employees who work part-time are becoming more prevalent as workplace trends continue to shift. Many of these employees do not qualify for employer-sponsored group benefit programs. They need individual income protection solutions - which, historically, have not been available. They can now qualify for up to \$5,000 a month in benefits!

This creates discussion opportunity with your current clients who rely on their part-time income, as well as human resources and benefit departments with part-time employees who are left without vital income protection.



Offer the Coverage You'd Buy for Yourself

Feel good about offering your clients the kind of individual disability insurance you'd like for yourself. Start with our strong contract and exclusive Family Care Benefit, then add the features they need. The payoff is coverage you both can trust.

Learn more about Platinum Advantage income protection insurance. Contact Truluma today.

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by, and the sole responsibility of, Standard Insurance Company of 1100 SW Sixth Avenue, Portland, Oregon, in all states except New York. Product features and availability vary by state. Standard Insurance Company is licensed to solicit insurance business in all states except New York.

SI 19239TRU (9/18) PR Standard Insurance Company | standard.com



*We would love your feedback on our premier issue of Spotlight!
If you'd like to receive our printed Spotlight in your mail each quarter,
please email us your mailing info and watch for your next issue!*

marketing@truluma.com

truluma.com Bringing Income Protection to Light
Seattle | Portland | Denver | Albuquerque | Coeur d'Alene | Forest City

877.455.9580 / info@truluma.com
follow us for updates   

News You Can Use / Q3 2018

*Find more details on the info below, along with all of our real-time industry updates in the News section of truluma.com.
[Click here to contact us to subscribe to our monthly e-News, delivered right to your inbox.](#)*

Principal Announces Increased I&P Limits and an Occupation Class Upgrade for Medical Professionals, July 2018

Principal announced it is upgrading Orthodontists from Class 3-AM to Class 4-AM. Principal has also made the following v to its I&P Limits for medical professionals under age 55 in Classes 5A-M, 4A-M, and 3A-M only:

- Issue limit is increasing from \$17,000 to \$20,000
- Limit for participation with other IDI is increasing from \$25,000 to \$30,000
- Limit for participation with Group LTD is increasing from \$30,000 to \$35,000

Ameritas Announces Increase in Maximum Issue Limits on IDI Contracts for Physicians, August 2018

Effective immediately, Ameritas has announced the following changes for issue ages 55 and under only on individual disability income contracts:

- Maximum issue limits to \$20,000 for 6M occupations
- Maximum issue limits to \$17,500 for 5M occupations

These changes do not apply to Business Overhead Expense contracts or Guaranteed Standard Issue business. Visit truluma.com for more information from Ameritas.

Assurity Announces Drop Ticket Option Added to E-Application for Disability Products, September 2018

Assurity recently added a drop ticket option for its Century + Disability and Business Overhead Expense to its e-application platform. There are a number of advantages to using this e-application drop ticket feature, including a shorter application, quicker underwriting, and the ability to take credit card payments for initial and recurring premiums. Contact our office for more details on using Assurity's drop ticket.

Petersen International Underwriters Increases Issue Limits for Physicians and Surgeons, September 2018

Petersen International Underwriters announced that issue limits for their physicians and surgeons disability plan have been increased to \$150,000 per month. Additional terms of the plan include:

- Own Occupation (Board-Certified Specialty)
- 5-Year Non-Cancellable Term
- 60%-75% Income Replacement
- Optional Career-Ending Lump Sum Benefit

Contact our office to learn more.