



FALL 2017

BROKER UPDATE

the PULSE



GEARING UP FOR 2018

We Can Help!

It's hard to believe we are wrapping up another year, but, then again, we say that every year!

According to Kiplinger's, GDP growth for the year should be about 2.1% and slightly higher in 2018. There should be a 3 - 4% growth in business investment in 2017, which is modest, but an improvement over the last couple of years.

So, overall, the U.S. economy is forging ahead.

Are you satisfied with your growth? If not, GPAgency has the resources to bolster your efforts. *Want to explore new products or markets?* We can assist, and, if we don't have the answer, we can call upon our carrier contacts for support. *We're here to help!*



FAMILY MATTERS. NO MATTER WHAT.®

stability. Headquartered in Canton, Massachusetts, the national insurance carrier has been a recognized leader for more than 125 years for providing a range of insurance options for both individuals and the workplace. A.M. Best Rating "A" (Excellent).

Legacy Life Express

(ICC13 E-98(6/13) / E-98 (6/13))

Simplified issue, non-participating permanent life insurance:

- Children 15 days to 25 years (actively in school), \$25,000 or less
- Adults actively employed 30 hours/week:

- Ages 18-50: \$2,500 to \$100,000
- Ages 51-60: \$2,500 to \$50,000
- Ages 61-75: \$2,500 to \$25,000

New Carrier!

BOSTON MUTUAL

Founded in 1891, Boston Mutual Life Insurance Company has enjoyed a long history of financial strength and stability. Headquartered in Canton, Massachusetts, the national insurance carrier has been a recognized leader for more than 125 years for providing a range of insurance options for both individuals and the workplace. A.M. Best Rating "A" (Excellent).

Infinite Life

(ICC14 OL-14 / OL14)

Fully underwritten, participating whole life insurance:

- Issue age: 15 days to 80 years
- Face amounts: \$2,500 - \$250,000
- Up to \$100,000 without medical underwriting up to age 50

You're Invited

GPAgency's Christmas Social

You and your family are invited to our Christmas Open House!

Stop by for a festive feast, fun activities for the kids, and photos with Santa!



Save This Date!

Date: Thursday, December 14th

Time: 4:00 pm to 7:00 pm

Location: Raleigh at GPAgency, 3820 Merton Dr., Suite 100

RSVP: To help us plan accordingly, please let us know if you will be attending and the number of guests. Call or email Melinda at melinda@gpagency.com.



HOLIDAY SCHEDULE

Our offices will be closed:

- Thursday, November 23, 2017
- Friday, November 24, 2017
- Monday, December 25, 2017
- Tuesday, December 26, 2017
- Monday, January 1, 2018


Special Year-End Sales Promotion for GPA Agents!

Agents placing **20 Boston Mutual** applications by the end of 2017 will receive a **\$1,000 bonus** (no face amount requirement).



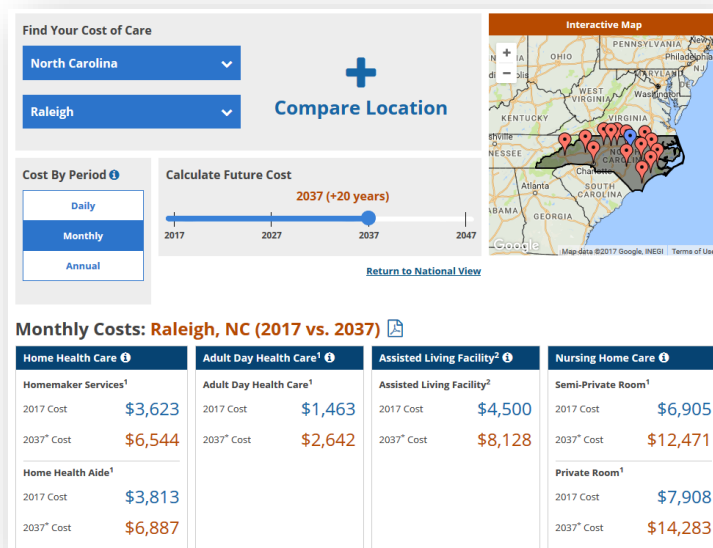
Home Office: 3820 Merton Dr., Suite 100, Raleigh, NC 27609 | O: 800-283-8376 / F: 877-821-7191 | gpagency.com

Long-Term Care Costs Across the United States and Into the Future

Genworth  The Genworth Cost of Care Survey has been the foundation for long-term care planning since 2004. Knowing the costs of different types of care — whether the care is provided at home or in a facility — can help your clients plan for these expenses.

The 2017 survey was conducted by Carescout®, one of the most comprehensive of its kind, covering 440 regions across the U.S. and based on data collected from more than 15,000 completed surveys.

Genworth offers a useful online tool to help your clients plan for their LTC needs. (See the adjacent snapshot.) Since the link for this tool is very long, we have placed it on our website. **Go to: gpagency.com> producer login> products> long-term care.**



MassMutual Radius Choice Enhancements North Carolina

Rehabilitation Benefit: an insured on claim can be approved for a rehabilitation program designed to help them return to work. *This separate and distinct built-in benefit could be greater than the monthly DI benefit being paid out!*

Actively at Work Endorsement: changes the number of working hours per week from 30 to 20. This rider is for individuals contracted for shift work below the age of 61 who make \$75K a year or more. Additionally, they have to be in a highly compensated profession 4a or 5a or medical employee in any occupation class.

Student Loan Rider: good for the medical marketplace, particularly residency programs. Physicians, dentists, and attorneys tend to

have large student loan debts and understand the value of this protection. Coverage amounts range from \$100 to \$2,500 per month for a term of 10 to 15 years.

Contact us for complete details on these features.



AXA Highlights



- Converts any term life product to a permanent policy. Conversion within the first 5 years includes credit up to 125%. Can also add an LTC rider if approved by underwriting.
- Offers guaranteed issue to any group over 10 employees; can attach an LTC rider if the group has a minimum of 20. Need 75% participation for life coverage; 85% for LTC.
- Only company with True LTC on Guaranteed Issue.
- Will consider a client who is HIV+.
- Now underwrites charitable owners who are board members.
- Its low cost IUL, BrightLife Protect, has a 40 year or age 90 (whichever is sooner) guaranteed death benefit period.

T O A D S

Treatment
Onset
Age
Diagnosis
Severity



Collecting data about your client is an important step in the underwriting process. Known as **field underwriting**, this information allows your underwriter to better assess your client's medical history and to help determine what underwriting classification your client may qualify for. Providing the most detailed information possible can help your underwriter furnish the most reliable quote.

An easy acronym to help you collect medical data from your client is **TOADS**. To learn more about field underwriting, go to gpaagency.com> new business> underwriting guides.

Lincoln's Ancillary Benefits

77% of job seekers say a benefits package is an extremely or a very important factor in their decision to accept a job.*

This is also true when it comes to retaining employees. Additionally, if an employer can't afford to provide benefits, just making them available (voluntary) can help employees protect their families for a lot less money.

Lincoln Financial Group delivers a full suite of employer- and employee-paid products and services – providing flexible plan designs and robust assistance programs valued by employers and employees alike.

- ⇒ Term life and accidental death and dismemberment (AD&D)
- ⇒ Short-term and long-term disability
- ⇒ Absence management
- ⇒ Dental
- ⇒ Vision
- ⇒ Accident
- ⇒ Critical illness



* 2015 Health and Voluntary Workplace Benefits Survey

iGO e-App — Efficient Alternative to Paper

Have you tried the iGO e-App on our website? This online application process is fast and flexible, and it only takes a few minutes to complete and submit your application — *and no signatures are required!* Many of our carriers participate in this process.

To access, go to our [producer portal](#)> forms> iGO e-App. All the information you enter will be saved. Close out of your case and come back, and it will still be on your dashboard — *for up to 120 days from the date it was last modified.*

Have you ever met with a client to write an application only to realize that you have forgotten a form? Unlike paper, this process ensures that you will always have all the right forms!

iGO e-App reduces the policy issue cycle, which will not only please your clients but make you happier because your commissions will be paid quicker! And, there's no printing, no wet signatures, no mailing costs, no snail mail!

We suggest that you watch the iGO e-App tutorial. It takes only a few minutes to provide an overview of how the application works. When you log into iGO, you will find this tutorial under "Need Assistance."



3820 Merton Dr., Ste. 100
Raleigh, NC 27609

PRSRT STD
US Postage
PAID
Raleigh, NC
Permit No. 750

Regularly check
our home page for
upcoming programs!
www.gpagency.com.

Additions to Our Team!

We're gearing up for a stellar 2018, and that includes two additions to the GPA team!

Sharon Allan, RHU, CLTC, *Wealth Preservation & Asset Distribution Specialist*. Sharon's focus will be life, linked and hybrid life/long-term care, long-term care (individual and group). Located in Charlotte, NC, Sharon's contact information: sharon@gpagency.com / **mobile: (704) 968-7624**.

Michael Huffman, *National Sales Representative*, will be exploring opportunities to deliver more value to our brokers. You can reach Mike at our home office in Raleigh or contact him directly at michael@gpagency.com / **mobile: (919) 632-9909**.



CONGRATULATIONS to our
Summer Sales Contest Winner!
Steve Zaytoun



You're Invited to Our CHRISTMAS OPEN HOUSE on Dec. 14th — Details Inside!

LTC CE Program for Raleigh Area

Marshall Clement, CLTC, *GPA's Director of LTC Planning Solutions*, will provide a re-cap of the LTC market over lunch. Following lunch, you will meet our new associate **Sharon Allan, RHU, CLTC**, who will teach a 2-hour CE course*: *Concierge Healthcare Planning to Protect Your Client's Portfolio*.

Date: Tuesday,
December 5, 2017
Time: 11:00 am
to 2:00 pm

Location:

GPAgency,
3820 Merton Dr., Suite 110, Raleigh

Please RSVP to melinda@gpagency.com or (919) 834-7937.



*state insurance credit