



## Upcoming Programs

All programs are complimentary. Look for our emails — *not getting them?* Please let us know. Check our website for program details and updates. Unless indicated otherwise, please RSVP to [melinda@gpagency.com](mailto:melinda@gpagency.com) and indicate program name(s).

- ☐ **3/9, Raleigh: Circle of Wealth**, 9:00 am – 2:00 pm, Don Blanton, industry-leading sales trainer, **Location:** Brier Creek Country Club, RSVP to [www.moneytrax.com/raleighmar9/](http://www.moneytrax.com/raleighmar9/)
- ☐ **3/15, Greenville, SC: Insurance Overview**, 3:00 pm – 5:00 pm, cocktail hour to follow, Disability Income (MassMutual), Long-Term Care (Nationwide), Captive Insurance (JRL Financial Group), **Location:** Thornblade Country Club
- ☐ **3/29, Raleigh: OneAmerica Hybrid LTC Program**, Noon – 1:30 pm, Jeremy Veryser, National Account Manager, Care Solutions, **Location:** GPAgency
- ☐ **4/12, Raleigh: A New Generation Matters, 2.0**, Noon – 1:30 pm, Marketing data and strategies for each generation, Vern Carlson, AIG's Regional Vice President, **Location:** GPAgency
- ☐ **4/25, Charlotte: DI (1 CE)/LTC (2 CE) & Nationwide Life Overview**, 11:00 am – 2:00 pm, Location: TBD
- ☐ **4/26, Chapel Hill-Durham: DI (2 CE)/LTC & Life Nationwide Overview**, 9:00 am – Noon, Location: TBD
- ☐ **6/7, Raleigh: Symetra Life Lunch & Learn**, Noon – 1:30 pm, Location: GPAgency
- ☐ **6/14, Raleigh: GPA's 50<sup>th</sup> Celebration**, Time: TBD, Location: GPAgency



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GPAgency's Quarterly Newsletter



## The Year Was 1968

It was a year of significant social and political change across the globe. Meanwhile, America reached new heights by orbiting the moon and introducing the first 747 Jumbo Jet.

### SIGNIFICANT EVENTS:

US civil rights activist Rev. Martin Luther King Jr. and Senator Robert F. Kennedy were both assassinated.

US President Lyndon B. Johnson signs the 1968 Civil Rights Act.

Richard Nixon wins the presidential election.

The bloody Tet Offensive signified the beginning of the end of U.S. involvement in the Vietnam War.

US Congress repeals requirement for a gold reserve.

"Planet of the Apes" and "2001 A Space Odyssey" premiere.

First broadcast of "60 Minutes" on CBS-TV.

Beatles' "Magical Mystery Tour" album hits #1.

Super Bowl II: Green Bay Packers beat Oakland Raiders, 33-14.



## We're celebrating!!

## IT'S OUR 50TH ANNIVERSARY

Located in Raleigh, NC, GPAgency was founded in 1968 by **Gene Pleasants**, hence the "GP" in our name. Semi-retired, Gene maintains a consultant role with the company. We value the contributions he made to building a formidable foundation for our success.

In time, GPAgency transformed from a regional office for Transamerica to a top-tier national brokerage firm and premier partner with more than 60 of the nation's top insurance carriers.



Today, GPAgency's principals, **Angela McIlvain** and **Chris Carrigan**, view the challenges of the 21st century as opportunities to deliver greater value to our brokers and ultimately their clients.



One thing remains constant, with a staff of 20 competent, dedicated employees, GPAgency is committed to being a full-service, one-stop shop, freeing your time and resources to build and maintain client relationships.

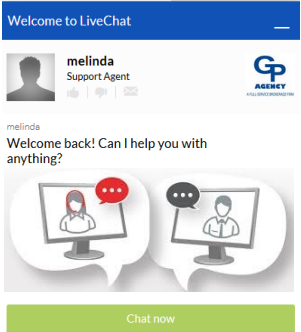
Angela adds, "We like to keep it personal here — there will always be someone available to answer your call during business hours — and we are continuously exploring new carrier relationships, processes, and technologies to improve the broker experience."

GPAgency looks forward to serving you and subsequent generations of brokers. **We invite you to attend our 50th anniversary celebration on June 14th —details to come.**

## Live Chat on Our Website

Some of you have already encountered the web chat feature on our website. In February it was in demo mode, but we have decided to permanently implement this feature. It allows you to communicate real time with one of our staff members should you encounter an issue or have a question while using our website.

We are always looking for ways to improve our service. If you have any thoughts or suggestions, please let us know.





# Leading with GSI DI in the business market

Recognizing an increase in the GSI (guaranteed standard issue) DI (disability income) business submitted through GPAgency, Ohio National's digital newsletter, *Momentum*, recently requested an interview with GPAgency partner Chris Carrigan. The interview was conducted by Dan Griesmer, ON's Second Vice President of product marketing and training. **Here are a few excerpts from this interview:**

**Dan:** Since you are having success with GSI, what have you noticed about it? Maybe some of the advantages, maybe some of the challenges you've encountered with these markets?

**Chris:** *Advantages:* there's no medical underwriting, and with DI, (carriers) want blood work and the financials; all of that's handled up-front. So the ease of business is a plus; it's a lot less on my staff to process the applications.

The big thing is the cross-sell opportunity to folks who need life insurance. They don't have financial planners like they used to 30 or 40 years ago, sitting across the kitchen table. So our agents are getting in front of folks that need to be seen.

**Dan:** The GSI cases have been a great foot in the door to continue a relationship.

**Chris:** *Correct.* Usually it equates to every dollar of GSI for DI, you get that and life insurance or long-term care or some other product.

**Dan:** What challenges have you noticed in working in the GSI market?

**Chris:** Where I live, Raleigh-Durham, NC, there aren't many home offices. There are IT companies but lots of them are based in California, so it's tough to get to the decision makers. And, Physician groups are being bought up and consolidating. The key is marketing, collaborating, and constantly going after new markets. It's constantly evolving, so each week's a little bit different.

As far as collaboration, I teach a lot of courses on disability insurance, typically 30 - 40 hours

a year in different parts of my state. There's always

somebody after the meeting who will come up and say "Hey, I know a guy" or "I have an opportunity" or "Would you help me on this?" I have lived and breathed DI for nearly 30 years, and that's what we do here at GPAgency, so, yeah, I am happy to help.

There used to be 100 DI carriers out there, so there was a lot of awareness. Company reps would go out and educate the individuals as well as other insurance agents. Now, there's less than 10 carriers that you'd want to own personally, and fewer reps promoting the product.

**(People are) living longer with the disabilities so there's a huge market for this and just a few agents to fill it.** That's why we're waving the DI banner, particularly GDI. I personally own four different plans myself and in the event something happens to me, my four kids will be taken care of.

## Legal & General We LOVE AppAssist!



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**And...** Legal & General (L&G) has some of the best term rates in the industry!

**Coverage Guidelines for AppAssist:**  
Issue Age up to 70 ⇒ up to \$10 million  
Issue Age 71 & Older ⇒ up to \$500,000

You can access this app on our website: Producer Login> New Business.

**You do not need to be pre-appointed to use GPAgency's e-link!**

If you're already appointed, use your agent number to register for an e-Link: [www.lgaappassist.com/rlogin.htm](http://www.lgaappassist.com/rlogin.htm).

L&G schedules the parameds because they can do it in real time with the client. Tele-app is sealed with a voice signature (except in CT, where it must be in writing).

1 IN 4 OF TODAY'S 20-YEAR OLDS WILL BECOME DISABLED AT SOME POINT DURING THEIR CAREER.

Source: Social Security Administration, Basic Facts, Feb. 7, 2013

## Advantages of a buy-sell agreement with life insurance



1. Business continuity by providing remaining owners with cash to purchase deceased owner's shares.
2. Provide income for deceased owner's family in case of death or disability.
3. In a partnership, prevents members of the deceased owner's family from becoming business partners.
4. Provides fast access to liquid assets to protect against "fire sales" of the business to pay creditors, and to essentially "buy" time for the business to wrap up or be sold.
5. The death benefit from life insurance proceeds is typically income tax free.
6. Enhance credit risk because a succession plan is in place.
7. Using an Irrevocable Life Insurance Trust may be beneficial. *Clients should consult with a business attorney.*
8. Add a long term care rider or chronic illness rider in the event a co-owner is diagnosed as chronically ill or with a severe cognitive disorder.

**Bonus tip:** Consider high-limit long term disability insurance for use in a buy-sell agreement if one of the business partners becomes disabled.

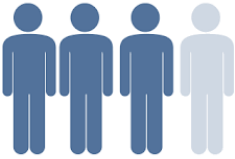
## We are pleased to WELCOME BMI Medical Services to our building

BMI Medical Services, LLC, a paramedical company, has been providing medical services nationwide since 2000. We're excited to have them as a neighbor. Talk about one-stop shop: meet your client at our office to complete both their paperwork and paramedical exam. For more information on BMI, visit their website: [www.bmimedical.com](http://www.bmimedical.com).



## VOLUNTARY BENEFITS MATTER & are a great opportunity to cross sell

More than **3 in 4** employees view benefits as an important factor when considering a job offer.\*



22% have accepted, turned down, or left jobs because of the benefits package.

Employees seek well-rounded benefits packages, making voluntary benefits a solid attraction and retention tool.

**80%** View lower cost as the biggest advantage of voluntary benefits.\*

### Employees also consider these to be key advantages:

 **Choice of Benefits**  
79%

 **Portability**  
74%

 **Payroll Deduction**  
67%

\* "2015 Health and Voluntary Workplace Benefits Survey," Employee Benefit Research Institute.

**May is Disability Awareness Month!**  
Be on the look out for upcoming DI programs.