

Spotlight

Winter 2019



Spotlight Feature: 2018 Year in Review 2

Simplifying Workflow with e-Signatures 5

A Closer Look at Carrier Bonus Programs 8

GSI: Increase Your Earning Potential 10

Bringing Income Protection to Light

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Spotlight Feature: 2018 Year in Review

Be sure to visit the Truluma News section of our website for further details on all carrier updates. Truluma.com is your source for the very latest industry news.

JANUARY 2018

MUTUAL OF OMAHA began offering customers online access to its underwriting lab results from CRL or ExamOne.

PRINCIPAL launched two new enhancements to improve IDI business, including an Electronic Policy (ePolicy) and a new Multi-Life Resident Discount.

FEBRUARY 2018

THE STANDARD began offering customized IDI application packets, simplifying its process by offering a single, downloadable file to access all fully underwritten IDI forms needed. This PDF-merging feature added to its applications and forms web page minimizes time by making the process easier.

THE STANDARD streamlined the application process for its Platinum Advantage GSI, to make GSI case enrollment easier. Enhancements include:

- A simplified, two-page base application packet
- In most cases, only one customer signature is required
- Only one producer signature is required
- Reduced personally-identifiable information on the application

THE STANDARD also began offering its Platinum Advantage IDI products in the state of Florida and designed many new materials to help understand and

sell these products in Florida. Find links to all of this information in the Truluma News section of our website.

MARCH 2018

ASSURITY announced new disability income underwriting enhancements including a Business Owner Income Enhancement and Government Employee Underwriting Enhancements.

PRINCIPAL announced improvements to many occupation classes for the IT industry. Please see the Truluma News section of our website for the entire list of upgrades.

APRIL 2018

THE STANDARD announced several Critical Care occupation class upgrades for Platinum Advantage, Business Equity ProtectorSM, and Business Overhead ProtectorSM.

AMERITAS introduced its e-Apply Reflexive Questioning Wizard to DI products.

MAY 2018

THE STANDARD announced availability of Platinum Advantage in New York, Connecticut, Delaware, Montana, North Dakota, South Dakota and Washington, D.C.

AMERITAS made several product and underwriting changes to its DInamic Foundation policies, including occupational class enhancements, a reduction in BOE financial documentation requirements, tobacco use changes for cigar smokers, and FIO guideline enhancements.

JUNE 2018

AMERITAS introduced a new Student Loan Repayment Rider that can be added to an IDI policy, specifically designed to provide funds to repay student loans in the event an injury or illness prevents the ability to work. This rider is currently the only rider that can protect the insured

in the event of a partial or residual disability as well as a total disability. Find details at Truluma.com.

THE STANDARD announced availability of its Student Loan Rider to any clients in occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3P, or 3D. The monthly benefit options of the rider are also more flexible; applicants can choose a monthly student loan benefit as low as \$100, as high as \$2,500 for physicians and dentists, and as high as \$1,500 for occupation classes 5A, 4A and 3A.

JULY 2018

PRINCIPAL upgraded Orthodontists from Class 3-AM to Class 4-AM and made the following increases 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

AUGUST 2018

AMERITAS 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 or Guaranteed Standard Issue business.

SEPTEMBER 2018

ASSURITY 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.

PETERSEN INTERNATIONAL UNDERWRITERS raised issue limits for its physicians and surgeons disability plan 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

OCTOBER 2018

THE STANDARD increased Platinum Advantage issue and participation limits for medical and dental occupations. Limits are no longer separated based on medical and dental occupation classes; instead, they differentiate by age. The Standard also upgraded occupation classes for several medical professions. Find more details at Truluma.com.

An advertisement for Ameritas featuring a basketball. Two hands are shown holding a basketball. The text "Get in the game!" is written across the basketball in white and red. In the bottom left corner is a QR code. In the bottom right corner is the Ameritas logo, which includes a red bison head and the text "Ameritas" and "fulfilling life".

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, Dinamic Foundation (forms 4501NC, 4502GR and 4503NCBOE) is issued by Ameritas Life Insurance Corp. In New York, Dinamic 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.

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2019 First Quarter Tele-Universities from Ameritas

Monday, January 14, 2019 – 11 a.m. ET

DI Conversations that Move

<https://bit.ly/2EjDLRE>

This brand-new session is presented by Scott McCarthy, Regional VP for the West territory. He'll help you identify language that drives more productive conversations about disability income protection as a key part of your clients' financial plans. He'll share research on this topic and help pave the way for more successful conversations around disability insurance. It's a session you don't want to miss, especially if you are looking for new ways to open the door into disability sales.

Monday, January 28, 2019 – 11 a.m. ET

Choosing Ameritas for your DI Sales

<https://bit.ly/2rA6WrU>

Participate in this informative session to learn more about why you should look to Ameritas® for your DI insurance needs. We will cover topics such as the background of Ameritas®, product information and sales support resources.

Monday, February 4, 2019 – 11 a.m. ET

Building Blocks of Income Protection

<https://bit.ly/2GcBD0l>

While disability income insurance tends to be more complex than other traditional insurance products, it has never been easier for you to help your clients solve their income protection needs. During this session, we will walk you through our DI Building Blocks sales idea and show you how to utilize the materials available to help guide your clients through a three step process of building their income protection plan.

Monday, February 11, 2019 – 11 a.m. ET

The Three Pillars of Income Protection

<https://bit.ly/2QuAjl2>

This session is a follow up to Scott McCarthy's previous presentation, *DI Conversations that Move*. It is intended to help guide you and your clients through the actionable steps of a protection strategy necessary to improve your clients' financial outlook.

Monday, March 4, 2019 – 11 a.m. ET

Benefits of Using eApply for Submitting Disability Income Applications

<https://bit.ly/2SGGE2H>

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 occupational classes 6A and 6M. This session will demonstrate entering and submitting a disability application online.

Monday, March 11, 2019 – 11 a.m. ET

Redefining Asset & Income Protection

<https://bit.ly/2EhUi8o>

This session will discuss how to “re-frame” disability insurance to better engage your clients in a conversation about income protection. Discussing with clients the goal of an asset protection and income continuation plan through a positive and collaborative approach will allow your clients to see the benefits immediately. Tune in to find out more!

Monday, March 25, 2019 – 11 a.m. ET

Guaranteed Standard Issue (GSI) Opportunities

<https://bit.ly/2Lf5ynn>

This session is full of sales ideas for turning individual DI sales into GSI opportunities.

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Simplifying Workflow with e-Signatures

Chances are you have probably experienced the eSignature process at some point during the last few years. Most industries have adopted the technology and, according to Statista.com, the number of worldwide eSignature transactions jumped from 89 million in 2012 to 754 million in 2017.

*Electronic signatures
are safer than
traditional, paper
documents*

As the financial services industry tries to meet the needs of the modern consumer's "anytime, anywhere" mentality, carriers are becoming more accepting of the use of electronic signatures, with DocuSign being the most widely used and accepted platform. The move toward mobility and digitizing cumbersome, paper-based processes allows for increased productivity while providing a high level of security.

Believe it or not, electronic signatures are safer and more secure than traditional paper documents. Not only do they contain a signature, but they also contain traceable information on who signed the document, when they signed it, and where they signed it. Carriers accepting eSignatures request a copy of the *Certificate of Completion* which provides a complete copy of this audit trail on your document(s), and includes a record of all activity related to the transaction. This resource provides



complete details of the envelope events and the executed Consumer Disclosure. The Signer Events section provides details about each signer on the document, including IP addresses and other identifying information, signature images, and event time stamps.

(Continued on page 6)



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. | DI9910

(Continued from page 5)

eSignature Guidelines by Carrier

Below is a chart outlining carrier DocuSign requirements. If you would like to use alternative eSignature platforms, please check with Truluma for carrier approval.

Carrier	eSignatures on Applications	eSignatures on Delivery Requirements
AMERITAS	DocuSign accepted (<i>Certificate required</i>)	
ASSURITY	DocuSign accepted (<i>Certificate required</i>)	
FIDELITY SECURITY	<i>Not accepted</i>	
ILLINOIS MUTUAL	DocuSign accepted (<i>Certificate required</i>)	
LLOYD'S / HANLEIGH	DocuSign accepted on apps	<i>Not accepted</i>
LLOYD'S / PETERSEN'S	All types of e-signatures accepted	All types of e-signatures accepted e-delivery through link provided by PIU
LLOYD'S / TERRA	<i>Not accepted</i>	
MUTUAL OF OMAHA	<i>Not accepted</i>	
PRINCIPAL	DocuSign accepted (<i>Certificate required</i>) Broker must also complete Electronic Transaction Certification	
STANDARD	DocuSign allowed for <u>pre-approved brokers only</u> <i>Check with Truluma for details</i>	e-delivery through iPipeline
METLIFE	DocuSign accepted (<i>Certificate required</i>)	<i>Not accepted</i>

We operate in a geographically-dispersed business world. Today, most advisors work with clients in various cities across the country, requiring them to conduct business in the most efficient way possible. Electronic signatures allow clients to sign anytime, anywhere, and on almost any device (smart phones, computers, tablets). This makes obtaining document signatures much more convenient for clients while providing versatility in time-sensitive solutions, and reducing costs as printing, signing, and scanning is reduced or eliminated.

Don't currently have an eSignature solution? Not a problem. To help you streamline your business, Truluma has adopted DocuSign as the primary delivery system for policy delivery requirements. This adoption has

significantly increased placement rates (by 9%) and decreased the delivery times (by 20 days).

Beyond the time both you and your team will save, there are also many positive benefits for your clients. Having an easy way to quickly sign applications and delivery requirements coupled with your ability to track activity and send reminders should directly impact your bottom line. Something as simple as offering the option to use eSignatures can lead to more clients, fewer mistakes, and more secure agreements.

2019 is the perfect time to ditch the pen and paper method and adopt electronic signatures.



LOSS OF LICENSE
Superior Income Protection
for Professional Pilots

PETERSEN
INTERNATIONAL UNDERWRITERS

A Closer Look at Carrier Bonus Programs

Disability Insurance remains one of the most profitable lines of business for financial professionals. In addition to the consistency and strong renewal revenue stream DI offers, many carriers also provide additional compensation for consistent business.

Principal

Principal has a multi-tiered renewal enhancement and bonus program designed to reward advisors who produce quality business on a consistent basis as outlined below.

Renewals¹ Renewals grow as your production with Principal grows:

Renewals FYCs earned in year policies issued	Renewals years 2-5 Street	Renewals years 6-10 Street	Renewals years 11+ ² Street
\$0-\$4,999	5%	5%	3%
\$5,000-\$9,999	10%	7%	3%
\$10,000-\$14,999	12%	10%	3%
\$15,000 and over	15%	13%	3%

Quality Producer Bonus^{3, 4, 5} Principal's Quality Producer Bonus identifies and rewards their best producers with a cash bonus in March. To qualify, producers must demonstrate a continued commitment to placing business with Principal, be in good business-conduct standing, and have favorable persistency and low wastage.

IDI Annualized Premium	Bonus Percentage	Bonus Amount
\$0 - \$29,999	0%	\$0
\$30,000 - \$59,999	5%	\$1,500-\$3,000
\$60,000 - \$89,999	7.5%	\$4,500-\$6,750
\$90,000	10%	\$9,000

Quality Business Bonus^{3, 4} Principal's Quality Business Bonus rewards you for maintaining and growing blocks of in-force business:

Calendar Year (following qualification year)	Persistency Requirement	Bonus Paid on In-force Premium
Years 1-9	95%	5% for \$20,000 - \$49,999 7% for \$50,000+

1. During the conditionally renewable period (ages 65-75), a service fee of 4% will be paid to the servicing agent regardless of policy year. For issue ages 65 and older, FYC rate of 4% of premium (HH750). Policies issued after 5/19/2006 that renew under the Conditional Renewal provision receive a renewal commission rate of 4% of premium. The 4% renewal commission applies each year the policy is renewed.

2. Renewal commissions in policy years 11 and later are contingent upon \$5,000 of first-year commissions earned on disability insurance policies issued in the prior calendar year. If you're retired and have \$125,000 of individual disability insurance premium in-force at the time of your retirement, the first-year commission contingency does not apply. You must notify us in writing of your retirement.

3. Paid in addition to first-year and renewal commissions or any other bonuses paid.

4. Bonuses will not increase overall first-year commission level credited for that year.

5. The Quality Producer Bonus is for single producers who have an active contract at the time of payout. It's not for producer groups or for those receiving management compensation. It's a cash bonus to the producer and does not increase the producer's overall annualized premium. Bonus is based on IDI annualized premium earned and paid in the prior year. Refer to the Quality Producer Program flier for complete details

Illinois Mutual:

Illinois Mutual has designed a quarterly bonus incentive program for advisors who write its IDI and BOE policies. 100% of the bonus is paid after the end of the qualifying quarter.

Number of Paid Applications	Annualized Premium	Cash Bonus
2	\$2,000	\$300
3	\$4,000	\$600
4	\$6,000	\$900

While all bonus and incentive programs are subject to change, the additional revenue generated by these programs makes selling DI even more profitable for advisors while providing their clients with the income protection they need.

Ameritas:

The Ameritas bonus programs provide enhanced renewals as well as a production and persistency bonus to advisors who consistently write quality business.

Enhanced renewals Renewals in years 2-10 are increased to 10% with \$10,000 of annualized premium in calendar year.

Production and Persistency Bonus A DI bonus is paid as a percentage of renewal premiums paid on policies issued in the qualifying year in accordance with the schedule below. The bonus is paid in the second policy year based on the prior year's Annualized First Year Premiums only. Continued bonus payment is based on the following schedule, using a 13-month persistency measurement.

Annualized 1 st Year Premium	Bonus Rate	Policy Year	≥90% but <93% Persistency, Policy Years	≥ 93% Persistency, Policy Years
\$25,000 - \$49,999	5%	2	3-5	3-10
\$50,000+	10%	2	3-5	3-10

The Standard

The Standard rewards high-volume advisors with enhanced renewal commission based on sales thresholds. There are two bonus level available at \$25,000 and \$50,000 of fully underwritten business as outlined below:

How to Qualify	Renewal Bonus Payouts	
First-year premium on all fully underwritten products*	Platinum Advantage bonus percentage in renewal years 2-10**	Platinum Advantage bonus percentage in service fee years 11+*
\$50,000+	10%	2%
\$25,000 - \$49,999	5%	2%
\$0 - \$24,999	0%	0%

While this new bonus is payable only on the Platinum Advantage product that has been fully underwritten, you reach the thresholds with all fully underwritten products from The Standard. The renewal bonus is paid in addition to the base renewal compensation.

*Thresholds refer to annualized, placed premium sold during a calendar year. Each year begins a new qualifying period. Fully underwritten products include Platinum Advantage, Protector PlatinumSM, Protector EssentialSM, Business Overhead ProtectionSM, Business Equity ProtectionSM, Future Purchase Option (FPO), Benefit Increase Rider (BIR), and Automatic Increase Benefit (AIB).

** Bonuses paid on Platinum Advantage paid premium only



Fast Start Bonus*
\$500

You can earn **\$500** when 2 applications totaling \$2,000 annualized premium are paid within your first full quarter of being contracted with us.

DI Quarterly Incentive*
\$300

You can earn **\$300** when 2 applications totaling \$2,000 annualized premium are paid within a qualifying quarter in 2018. And, you have the opportunity to earn more quarterly incentive cash!

Combine our Quarterly DI Incentive with our Fast Start Bonus to earn \$800 with your first two applications!

*Specific details apply

Contact Truluma today for further details.

Guaranteed Standard Issue: Increase Your Earning Potential

From Jim Poland / Regional Director, The Standard

Selling Guaranteed Standard Issue Individual Disability Insurance offers big rewards. You'll get bigger commissions with just one overall sale, less underwriting uncertainty and new leads to sell other products such as life insurance.

Why Guaranteed Standard Issue?

Many employers offer group long term disability insurance, which typically replaces up to 60 percent of base salary — and no incentive compensation — up to a monthly maximum of between \$5,000 and \$15,000. This often reduces after-tax pay to 45 percent of base salary only. GSI can increase coverage through higher income replacement and covering incentive compensation.

Typical GSI Benefits

- Incentive and bonus income covered
- GSI policies issued regardless of gender or age
- Benefits not offset by legislated benefits, such as Social Security
- Employee owns the policy and can keep the policy even if they change employers
- Big discounts (up to 35 percent) on unisex rates
- May offer tax advantages

Help Employers Attract and Retain Key Employees

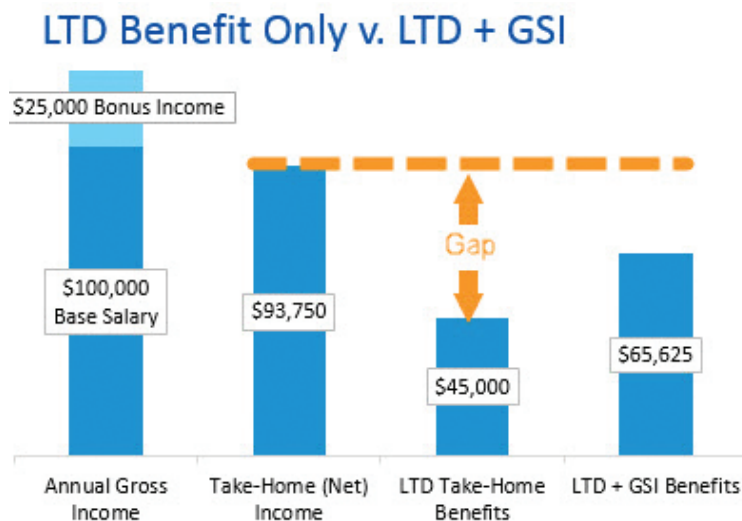
Employers are always looking for ways to attract and retain star talent, and especially so in today's falling unemployment-rate environment. With an ever-shrinking pool of quality job candidates, more employers are offering a comprehensive compensation package with added employer-paid benefits — including those that help protect employee income in the case of a disability.

You can help your business clients differentiate themselves in this high-pressure market.

Your GSI Earning Potential

While providing a key human resources solution to employer clients, you can increase your commissions potential based on one simple fact: more lives equals more commissions. Add to that the near-elimination of underwriting worry, the capacity for renewal income and the creation of a new pool of leads for other insurance products, selling GSI is a no-brainer.

Some carriers start GSI plans with just five employees. If you have an opportunity, contact Truluma for sales assistance. . . .



This chart is for illustrative purposes only. This comparison assumes a 25% tax rate and employee-paid IDI with employer-paid LTD that pays up to 60% of pre-disability salary.

Family Care. Because They Care.

Go beyond basic income protection needs with our exclusive Family Care Benefit. With a strong contract and powerful flexibility, you can offer caring coverage that's a win for your clients — and for your business.

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 (12/18) PR Standard Insurance Company | standard.com

TheStandard

NT-proBNP: Blood Panel Test

Over the years, you may have noticed a dramatic decline in stress testing and EKGs, and the removal of requirements for chest X-rays. Carriers continue to shift underwriting processes in an attempt to assess risk by using less invasive, less time-consuming, and less error-prone tests.

One tool being used to help simplify the underwriting process is a test for N-terminal pro B-type Natriuretic Peptide (NT-proBNP). NT-proBNP levels identify cardiac risk and are measurable with a simple test that can be performed on blood collected during a paramed exam. The NT-proBNP test, which has become routine for life insurance applicants, is now also being used for those applying for disability insurance coverage.

NT-proBNP is part of a hormone produced by the heart in response to changes in pressures within the heart's chambers. These pressure changes can be related to

many potential heart issues including heart failure. NT-proBNP levels increase when the heart is beginning to fail, or is in failure, and is generally normal when someone is not experiencing heart failure.

Congestive heart failure, whether symptomatic or not, is a major concern for disability underwriters. Causes of heart failure include enlargement or hypertrophy of the heart, coronary artery disease, and heart valve disease. The use of this lab test can help reassure underwriters that an applicant's heart is not being stressed by heart failure when it's within normal levels. A normal level of NT-proBNP, based on the Cleveland Clinic's Reference Range, is less than 125 pg/mL for patients aged 0-74 years. Screening for the NT-proBNP level as part of the paramed exam can alert the underwriter that further testing may be needed to evaluate the applicant's heart function if readings are above the normal range. . . .



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Our Library of Resources is Growing - *Just for You*

We effortfully elevated and extended our valuable library of resources in 2018. Many of these new and improved tools are already bringing success to our clients - be sure to request your copies today by emailing marketing@truluma.com

Consumer Education Series

We continually add to this vivid collection of consumer-facing brochures

Inadequacies of Group LTD

A key white paper that brings these shortcomings to light

7 Key Strategies for Selling DI

This powerful, travel-sized booklet is a must have

Taking a Closer Look at Disability Buy-Up

Learn why IDI Buy-Up is winning cases with this detailed white paper

