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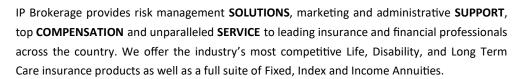




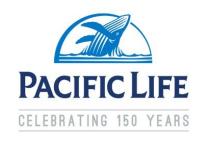








BROKERAGE UPDATE: OCTOBER 2018



Your Go-To Term Carrier

Haven't tried writing Pacific Life? Here are just a few of the reasons to consider them for your next term case:

- Extremely Competitive Pricing, Especially With Monthly Mode
- RapidApp e-Ticket Submission: Quote and Submit a Drop Ticket in Minutes
- Excellent Underwriting Capabilities with Industry Best Preferred Build Guidelines
- Promise Conversion UL with Enhanced Commission for Early Conversions
- Smooth Sailing Underwriting for Insureds 50-69 and up to \$500k of Coverage
- Second Look Underwriting for Previously Declined, Rated or Incomplete Cases
- More Competitive Substandard Pricing 20% per Table
- Excellent Financial Stability and National Brand Recognition



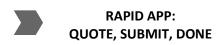
Tools To Help You Grow Your Life Insurance Business

New from Protective, this site (https://www.sellwhatmatters.com/) can help you start the life insurance conversation with customizable materials that you can share in just a few clicks. Protective has a diverse product portfolio, featuring short term solutions that won't break the bank as well as permanent products that offer premium flexibility, potential cash value growth and chronic illness protection. Check it out today.



Accelerated Underwriting from Prudential is Now Available!

Prudential's PruFast Track program is finally here. PruFast Track simplifies the uw process by leveraging Predictive Modeling and is available for most single life products from ages 18-60 and face amounts up to \$1,000,000. Clients who qualify for the top three uw classes are generally eligible for an accelerated underwriting decision (no exam and/or lab test) within days. Call or click <a href="https://example.com/here-exam



It's All About Spending Less Time On Paperwork and More Time Selling!

It's as easy as 1, 2, 3. Step 1: Have a 5 minute interview with your client to gather the info needed to run the quote and create the drop ticket. Step 2: A specially trained call center contacts your client to complete the application over the phone. They set up the paramedical exam (if necessary) during the 20-minute call. Step 3: Sit back and wait for the policy to be issued and commission to be processed! It's that easy.

November is Long Term Care Awareness Month—Start Planning Now! LTC AWARENESS With more than 70% of people over age 65 requiring some type of LTC in their li insurance has never been greater. LTC Awareness Month is the perfect time to the start of the

With more than 70% of people over age 65 requiring some type of LTC in their lifetime, the need for LTC insurance has never been greater. LTC Awareness Month is the perfect time to talk to your clients about planning for such an LTC event. We have the resources (postcards, presentations, social media and more) to help you get the conversation started. Contact us today to get your outreach efforts underway.