



## Super-Charge Clients' Protection: Life Insurance With DI

From LifeHealthPro, Richard M. Weber

Life insurance is the easiest way to transfer the financial risk of loss due to premature death from an individual or family to an insurance carrier. When the need to transfer such a risk is lifelong, and when resources are sufficient, participating whole life insurance is an ideal uncorrelated asset with which to transfer the financial risk of premature death. The policy's cash value — its "living asset" — also becomes part of the fixed portion of a well-diversified portfolio.

Disability insurance is the second important element of protecting human life value. HLW is the total of all the income an individual will earn in his or her lifetime, and disability insurance is income protection, helping to replace income lost during a period when an individual is too sick or injured to work.

Together, life and disability insurance can provide a sufficient level of human life value protection to a family or a business, a protection generally overlooked in the advanced planning arena of asset protection. To learn more about this, contact your Sales Vice President today!

## John Hancock SmartProtect Term with Vitality

**Quick decisions can save your clients time and money!**

John Hancock and Total Financial are excited to introduce SmartProtect Term with Vitality, which offers competitive premiums and a streamlined accelerated underwriting decision in as little as two days. It will simplify the process for your clients and help you place more business. SmartProtect Term with Vitality is the fastest way to enroll your clients in the John Hancock Vitality program — allowing them to save even more while also earning rewards and discounts for living a healthy life.

### Product Highlights

- Quick streamlined underwriting decision in 2 days
- No medical screenings, tests or phone interviews
- Highly competitive premiums for 10, 15, or 20-year durations
- Face amounts ranging from \$100,000 - \$1,000,000
- Issue ages 20-60
- John Hancock Vitality Program, which provides:
  - ◆ *The opportunity to reduce premiums even further by living a healthy lifestyle*
  - ◆ *Earn an Apple iWatch for as little as \$25 for exercising regularly*
  - ◆ *A Vitality Healthy Food benefit with up to \$600 in annual savings on healthy purchases*
  - ◆ *A free Fitbit device to track progress toward a healthy lifestyle*
  - ◆ *Entertainment and shopping rewards*

To learn more about the John Hancock SmartProtect Term with Vitality products please contact your SVP today!

# Diana's Corner

***Thank you for all of your trust in Total Financial;  
it's been a great 2016 – let's end it strong!***



This past year has truly been a year of growth in our industry with more changes on the horizon. I want to first thank all of you for the business that you submitted to Total Financial; without you, there is no Total Financial. Now, with the year-end, many of you are stressed about getting your policies placed. I want to make sure that you all are aware of the carriers that can process accelerated products and can get your policies placed and paid by year-end. Please contact us for any questions with regards to your policy placement today. We want to see your hard work rewarded by year-end!

## Year-End Processing Guidelines For Carriers

Each carrier has its own unique processing guidelines at the end of the year, so Total Financial wanted to give you a quick update on what dates are to be observed to get your business processed before the year-end cutoff.

- **Principal** – To guarantee your life and individual disability business is processed and paid in 2016, we need all final underwriting and administrative requirements for policy approval and issuance (including premium) by December 16th, and all delivery requirements for new business, adjustments and reinstatements by December 27th. While we won't be able to guarantee processing after these dates, we'll continue to process year-end business through December 30th..
- **John Hancock** – Submission of all outstanding underwriting and admin requirements on pending cases to Life New Business by 12/9/2016. All checks to put policies in force received in Life New Business by 12/21/2016.
- **Protective** – To place a case for year-end, all necessary forms and underwriting requirements should be in-house by the close of business 12/9/2016. All delivery requirements received in the Birmingham Home Office by 1pm CT by 12/30/2016 will be processed as 2016 paid activity.
- **Symetra** – All underwriting requirements should be received at Symetra by 12/12/2016. Final issue requirements for Life new business to be placed and counted in 2016 should be received by 12/16/2016.
- **Lincoln Financial Group** – Submit all new applications by 12/1/2016 to allow enough time to underwrite and obtain new documents for year-end closing. To ensure placement of your policy, premium and delivery requirements should be submitted in good order by 12/27/2016.
- **Penn Mutual** – All underwriting requirement must be received by 12/12/2016, and initial premium placed by 12/27/2016. All requirements will still be processed, but not guaranteed to be placed.

For more carriers please visit our website [www.totalfinancial.com](http://www.totalfinancial.com)