

MESSAGE FROM THE PRESIDENT

Case management with a personal touch

In our wonderful age of technology, we sometimes forget the importance of the human touch. How frustrating is it when you call a company looking for an answer but can't even ask the question because you get banished to voice mail? How about those automated messages advising you to log onto a web site for answers to frequently asked questions? Some companies just don't want to talk to you.

At PLUS, we're happy to talk to you, especially when you need an update on your pending cases. We're striving for "one-call, one answer" with our case management department so when you call our case status hotline at 248-603-3625 you can speak with a friendly and knowledgeable human being.

This is all facilitated through a state-of-the art case management system that automatically downloads the latest information from the home offices. So any member of our case management team can instantly access your case and answer your questions on the spot. If they can't, they'll research the issue and call you back with a response. As a result, your important cases get processed timely and accurately.

Let's not forget the most important asset of our case management team — the people, knowledgeable about the carriers PLUS represents, highly trained and experienced with impaired risks. They focus on anticipating problems to ensure smooth case processing. Each is your advocate, committed to helping you succeed. So when you call for an update, you'll get a person who understands which case is most important: yours.

Find out more about the individuals on our case management team in the article on page 3. And feel free to call Chris Granger, our Managing Director of Operations, at 248-603-3551.



Lloyd West, President

KC Life's products available to 2-life groups

To help your clients attract and retain qualified employees, Kansas City Life is offering competitive term life, AD&D, short term disability insurance and long term disability products to employers with as few as two employees.

Vision products and employer-paid dental products are available to groups with 10 or more lives. The dental plan, which allows employees to choose their own dentists, pays Usual & Customary at 90% and carries only a three-month waiting period on Type III services. Kansas City Life's voluntary dental, an attractive benefit that can help level the playing field with larger employers while controlling employer costs, can be offered to groups of 25 or more lives. Administrative services (ASO) is available to groups of 100 or more lives.

Kansas City Life also offers competitive and flexible commission schedules, skilled claims analysis, sound underwriting, and assistance from trained sales coordinators and designated customer service representatives.

Learn more about offering these competitive products at Kansas City Life's seminar on Oct. 23. See page 8.

Kansas City Life is located at 3520 Broadway, Kansas City, MO 64111.

PLUS offers a wide array of group products and a dedicated staff of experts to meet your clients' needs. To find out more, contact Toni Kubica at 248-603-3517 or toni.kubica@plusonweb.com.

INSIDE PERSPECTIVE

LTC Update	2
Case management team	3
What's new?	4
Ask the underwriter	5
Case study	6
Estate tax reform	6
New Grosse Point offices ..	7
Annuity rates	7
Carriers	7
Upcoming events	8

LTC UPDATE

Better payment & waiting period options with Prudential's LTC

Prudential's long term care insurance can help you close sales with attractive features that include flexible home care payment choices and calendar-day waiting periods ranging from 0 to 100 days (in most states), calculated from day of eligibility.

Individuals can receive benefits of up to \$350 per day in

Michigan facilities must be licensed

Most LTC policies include the word "licensed" in their definition of a facility. To ensure that long term care claims are properly reimbursed, insureds should review policy language and verify that the facility they are considering meets all policy definitions of an eligible facility. In Michigan, facilities must be licensed as a Home for the Aged, Adult Foster Care or Nursing Home.

most cases and can choose three payment options: daily (standard benefit), monthly with fewer restrictions and more choices, and a cash benefit that offers maximum flexibility. With this last indemnity option, insureds will be paid the full benefit—regardless of services provided and expenses in-

curred — and can spend the payment as they wish. This enables informal caregivers such as family members or friends to be paid for their assistance, with no receipts required. Coverage is even payable outside of the United States.

Prudential also includes an emerging trends benefit to accommodate new forms of long term care that may be developed over the next several decades. Among the other advantages of Prudential's long term care:

- No exclusion for mental/nervous disorders.
- Periodic inflation increases are offered if no automatic increase is selected.
- Assessment and plan of care may be done by client's choice of U.S. licensed health care practitioners.
- Private care management (policy pays for up to 20 consultations per year).

Learn more about advanced long term care at a seminar on November 1, sponsored by Prudential. See page 8.

PLUS works with numerous carriers that can meet all your long term care needs. To find out more, contact Sylvia Theyoung at 248-603-3506 or sylvia.theyoung@plusonweb.com.

DIRECTORY

Lloyd West, President lwest@plusonweb.com	(fax) 248-603-3502 248-603-3595
Michele Siegal, Senior Vice President michele.siegal@plusonweb.com	(fax) 248-603-3503 248-603-3595
Sue Menke, Vice President sue.menke@plusonweb.com	(fax) 248-603-3623 248-603-3595
Linda Bolton, Business Development linda.bolton@plusonweb.com	(fax) 313-882-2527 248-603-3887
Bill Powers, Marketing bill.powers@plusonweb.com	(fax) 248-603-3631 248-603-3595
Carl Dahl, Underwriting Services carl.dahl@plusonweb.com	(fax) 248-603-3507 248-603-3595
Sylvia Theyoung, Long Term Care sylvia.theyoung@plusonweb.com	(fax) 248-603-3506 248-603-3595
Jackie Belcourt, Administrative Assistant jacklin.belcourt@plusonweb.com	(fax) 248-603-3504 248-603-3603

MARKETING & ILLUSTRATION SUPPORT 248-603-3524 (fax) 248-603-3595

Ronda Davis, Marketing Rep.	ronda.davis@plusonweb.com
Maria Racines, Marketing Rep.	maria.racines@plusonweb.com
Jamila Embree, Marketing Assistant	jamila.embree@plusonweb.com

GROUP DEPARTMENT

Toni Kubica, Group Manager toni.kubica@plusonweb.com	248-603-3517 (fax) 248-603-3595
Tiffanie Hemmingsen, Assistant tiffanie.hemmingsen@plusonweb.com	248-603-3518 (fax) 248-603-3595
CASE STATUS HOTLINE	248-603-3625 (fax) 248-603-3597
Chris Granger, Operations Manager chris.granger@plusonweb.com	248-603-3551 (fax) 248-603-3597
Sonya Hubbard, Team Leader sonya.hubbard@plusonweb.com	248-603-3517
Carrie Green, Senior Case Manager carrie.green@plusonweb.com	248-603-3517
Diane Boucher, Case Manager diane.boucher@plusonweb.com	248-603-3517
Gail Gilbert, Case Manager gail.gilbert@plusonweb.com	248-603-3517
Sarab Jarjis, Case Manager sarab.jarjis@plusonweb.com	248-603-3517
Jennifer Misiewicz, Case Manager jennifer.misiewicz@plusonweb.com	248-603-3517

ADMINISTRATIVE SUPPORT

Dinesh Kamat, Accounting dinesh.kamat@plusonweb.com	248-603-3526 (fax) 248-603-3615
McChelle Holts, Licensing Specialist mechelle.holts@plusonweb.com	248-603-3592 (fax) 248-603-3615

Mailing Address:
Professional Life Underwriters, P.O. Box 837, Southfield, MI 48037-0837

Professional Life Underwriters Services, 20700 Civic Center Dr. #240
Southfield, MI 48075 248-356-PLUS (7587)
www.plusonweb.com 800-887-PLUS (7587)

STAFF PROFILE

Your advocates: The PLUS case management team

To ensure that your cases get processed quickly and accurately, PLUS has put together an outstanding case management team, comprised of individuals dedicated to your success who work with state-of-the-art technology. These highly trained specialists understand the subtleties of case management, especially with impaired risks. Each member of the team serves as your advocate for fast turnaround on your cases.

The team is committed to “one-call, one-answer,” so when you call our case status hotline at 248-603-3625 you almost always get connected immediately to a person who can access your case and provide you the latest update. Our advanced case management technology includes an automatic follow-up system and enables data from our carriers’ home offices to be downloaded, facilitating timely updates. That means you receive a status report as new information is obtained, several times a week if necessary.

Each member of PLUS’ case management team has extensive experience and undergoes continuous training. All have participated in business workshops on customer service and have attended training sessions at home offices and at PLUS.



Chris Granger

CHRIS GRANGER, ACS, MANAGING DIRECTOR OF OPERATIONS

With 28 years of case management, operations and service experience in the individual and group insurance industry, Chris joined PLUS in 2000. She served six years with AAA of Michigan and 22 years with CUNA Mutual where she held several management positions.

Chris has completed 7 Life Office Management Association, Inc. (LOMA) classes and earned an Associate in Customer Service designation from LOMA. She also received a Bachelors in Business and a Masters in International Business Administration.



Sonya Hubbard

SONYA HUBBARD, TEAM LEADER

Before joining PLUS in 1997, Sonya was part of the case management staff for Alexander Hamilton. She attended the First Colony Brokerage University program. Sonya is responsible for the day-to-day supervision of the PLUS case management team.

CARRIE GREEN, SENIOR CASE MANAGER

Carrie joined PLUS in 1994, attended the First Colony Brokerage University and United of Omaha training programs and has completed three LOMA courses.



Carrie Green

DIANE BOUCHER, CASE MANAGER

Diane joined PLUS in 1999, attended the First Colony Brokerage University and has completed one LOMA course.



Diane Boucher

GAIL GILBERT, CASE MANAGER

Gail joined PLUS in 1999, attended training at Lincoln Benefit and has completed one LOMA course. She holds a Property & Casualty Insurance license from the state of Michigan.



Gail Gilbert

SARAB JARJIS, CASE MANAGER

Sarab joined PLUS in 2000, attended training at Lincoln Benefit and has completed two LOMA courses.



Sarab Jarjis

JENNIFER MISIEWICZ, CASE MANAGER

Jennifer joined PLUS in 1999, attended this year’s United of Omaha training program and has completed one LOMA course.



Jennifer Misiewicz

For the latest updates on your cases, call our Case Status Hotline at 248-603-3625.

WHAT'S NEW?

Great offers to PLUS' clients

In our ongoing effort to help you provide the greatest value to your clients, PLUS has aligned with many top-rated carriers to offer the outstanding products and bonus structures outlined below. For more information, contact our marketing team at 248-603-3524.

10% BONUS, LOWER RATES FROM FIRST COLONY

You can earn a 10% bonus on Colony 15/20® and Colony 30® products on all face amounts, effective August 30, 2001. For Colony 5/10 products, a 10% bonus is available on face amounts over \$5 million. Bonuses are based on premiums, not including the policy fee.

First Colony has lowered premiums for the Colony Series in all classes for amounts of \$250,000 or more. First Colony also offers better pricing for impaired risks, based on Standard Plus. What's more, First Colony offers a high band for face amounts of \$1 million or more.

FIRST PENN-PACIFIC'S TABLE RATINGS OF 3 OR LESS NOW STANDARD

To simplify underwriting and help you place more impaired risks, First Penn-Pacific Life will reduce all ratings of Table 3 or less to Standard on applications written between June 6, 2001 and Dec. 31, 2001. The ratings change applies to single premium MoneyGuard and MoneyGuard LS products, but not to MoneyGuard Flex.

Changes apply to all medical and non-medical impairments and all ages and face amounts. Impairments with flat extras of \$5 per thousand or less will also be reduced to Standard, except when combined with a table rating.

Among the exclusions to the changes are rate reduction requests, cases with a table rating of 3 or less combined with a flat extra rating, and cases previously underwritten by First Penn-Pacific — whether placed or not. Moreover, First Penn-Pacific's chief underwriter and medical director may exclude cases from the program at their discretion.

10% BONUS FROM SUN LIFE

There are many reasons to represent Sun Life Financial. Reasons like products with competitive rates at all ages, especially over age 70 on Universal Life*, as well as guaranteed lapse protection and coverage beyond age 100.

Now, you can earn bonuses from 5% to 10% (see chart) on all paid universal life, whole life and term life business submitted to Sun Life between Jan. 1, 2001 and Dec. 31, 2001. All independent producers licensed and appointed with Sun Life are eligible, except for brokers currently participating in the Exceptional Producers Bonus Program, corporate entities with multiple brokers and individual producer groups.

Bonus checks, retroactive to the first dollar, will be payable to the broker and mailed to the General Agency in January 2002. While the bonus will not apply to variable life business, production will count toward the qualification level. Among the other guidelines:

- The bonus is applied toward paid premium for the year.
- Excess premium and renewals will not count toward the bonus.
- For internal replacements, only new premium dollars will count toward the bonus.

BELOW ARE THE BONUS LEVELS FOR THREE DIFFERENT PRODUCTION LEVELS, RETROACTIVE TO THE FIRST DOLLAR:

<i>Premium level</i>	<i>Bonus</i>
\$75,000 to \$99,999	5%
\$100,000 to \$149,999	7.5%
\$150,000 and above	10%

* Fixed products are offered by Sun Life Assurance Company of Canada. Variable products are offered by Sun Life Assurance Company of Canada (U.S.) and distributed through Sun Life of Canada (U. S.) Distributors, Inc., an affiliated broker-dealer. All are members of the Sun Life Financial group of companies. SLPC 7333 08/01



MISSION STATEMENT

PLUS is committed to delivering superior products, underwriting expertise, and exceptional service to insurance and financial professionals.

RX: ASK THE UNDERWRITER BY CARL DAHL



Carl Dahl

Crohn's Disease and Ulcerative Colitis

Tough underwriting cases? We invite you to submit your most challenging underwriting questions to PLUS' Carl Dahl, who has more than 15 years of home office life underwriting experience. His background in underwriting makes him a valuable source of information when working with prospective clients with medical problems. Carl will select the best questions and answer them in an upcoming issue of The PLUS Perspective. You may contact him at 248-603-3507 or carl.dahl@plusonweb.com.

QUESTION

Can those with Crohn's Disease or Ulcerative Colitis get affordable life insurance?

CONSIDER THE FOLLOWING:

THOUGH CLOSELY RELATED, THESE ARE TWO DISTINCT DISEASES:

Crohn's Disease, characterized by inflammation in the small intestine, can cause chronic diarrhea, abdominal pain, fever, anorexia and weight loss. Usually diagnosed in those 20 to 40, Crohn's is a progressive disease that can also cause inflammation of the joints, spine, liver and eyes. Treatment includes medications and surgery – which 70% of patients eventually require. Those who have suffered with Crohn's for 15 years carry a greater risk of contracting colon cancer.

Chronic Ulcerative Colitis (UC) is a recurrent inflammation of the colon or rectum, which can cause bloody diarrhea, fever, anemia and weakness. It usually develops between the ages of 25 and 45, with 10% to 15% of cases tied to a family history. Treatment includes various medications and surgery. Those who have had UC for 15 years carry a greater risk of contracting colon cancer. Moreover, a total colectomy (removal of colon) cures the disease, but can increase the risk of

cancer by more than 30 times.

UNDERWRITING CONSIDERATIONS

Most Crohn's and UC sufferers receive a table rating of 2 or higher. Despite occasional hospitalizations and the need for long-term doses of medication, many with either disease can hold jobs, raise families and function successfully. A standard rating is possible if they have remained stable without using steroids for one year. UC patients who undergo total colectomies – with or without a colostomy – or those who are well managed could also get a standard rating after six months to one year.

Individuals who suffer continuous debilitating symptoms such as frequent flares, disabling diarrhea and weight loss will generally be declined, regardless of age. Moreover, complications that result in chronic hospitalizations and surgeries or the need for intravenous nutrition would most likely result in declined cases.

THE AGENT'S ROLE

To get the best possible rating for your clients with Crohn's or UC, you need detailed information. Complete an impairment questionnaire available on our website, www.plusonweb.com or ask these questions:

- How often do you see your doctor and what were the results of your last visit?
- What year did the symptoms first occur?
- What year were you diagnosed?
- What are your current symptoms?
- Has your weight remained stable?
- What medications do you take?
- How long have you taken the medications and are they steroids?
- Describe any surgery related to the disease.

By working with aggressive underwriters at PLUS, you can ensure that your clients will receive the most competitive offers for these and other types of impaired risks.



ABOUT THE PLUS PERSPECTIVE

The PLUS Perspective (copyright © 2001 Professional Life Underwriters Services, Inc.–PLUS) is published by Professional Life Underwriters Services, Inc. **For broker/agent use only. Not for use with the general public. Interest rates, premiums, and commissions**

are accurate at the time of publishing and are subject to change without prior notice. All rights reserved. No copying or reproduction in whole or in part is allowed without written permission from PLUS. Please assume trademarks or service marks of products, services, and/or companies detailed unless otherwise noted. PLUS assumes no responsibility for inadvertent errors. Send all correspondence to: Michele Siegal, PLUS, P.O. Box 837, Southfield, MI 48037-0837; Tel: 248-603-3503 Fax: 248-603-3595; E-mail: michele.siegal@plusonweb.com; Web: www.plusonweb.com.

Estate tax reform: More taxes, more to learn

By Lisa Walters, J.D.

Couzens, Lansky, Fealk, Ellis, Roder & Lazar, PC

This is a follow-up to our lead story in the August issue of The PLUS Perspective.

Some things are not nearly as good as they seem. The newly enacted Economic Growth and Tax Relief Reconciliation Act of 2001, which calls for estate tax repeal in 2010, could bring many new taxes. Moreover, it does not in any way lessen the importance of life insurance planning.

The act, signed June 7 by President Bush, progressively raises the maximum dollars that can be transferred without gift and estate tax from 45% to 55%. The much-hyped estate tax repeal will be in effect for only one year – Jan. 1, 2010 to Dec. 31, 2010. Then, the sunset provision effectively reinstates the current estate and gift tax structure, returning the top tax rate to 55%. Among the other key provisions (in addition to those reported in the August issue):

- When estate tax is repealed, there will be no step-up basis at death, so the sale of a business using a buy-sell agreement could result in capital gains tax on the estate. Life insurance could provide the tax-free death benefits to replace these lost proceeds.
- Since the act limits the step-up basis for assets held at death, charitable remainder trusts could play a larger role. Capital gains property can be donated to a charitable trust and sold without generating a reportable tax gain. The donated amount can be replaced using life insurance.
- The basis of Qualified Spousal Property (an outright transfer or Qualified Terminable Property) is raised to \$3 million, so any decedent dying after 2010 may transfer \$1.3 million to anyone and may transfer \$3 million of Qualified Spousal Property with a stepped-up basis without any transfer tax.
- Beginning in 2004, the Generation Skipping Transfer Tax exemption is equal to the applicable exclusion amount — \$1.5 million in 2004, eventually increasing to \$3.5 million in 2009. Currently, \$1.06 million may be transferred to skip beneficiaries.
- Other changes to the Generation Skipping Transfer Tax include relief from late elections and allowing any land located in the U.S. to be eligible for conservation easement treatment.
- The qualified family owned business deduction will be repealed in 2004.

CASE STUDY

Overweight diabetic seeks 10-year level term

REQUEST:
\$2 MILLION OF 10-YEAR LEVEL TERM

UNDERWRITING CHALLENGE:

Primary carrier offered Table 3 at a cost of \$15,960.

In seeking better offers, PLUS contended that oral medications effectively controlled sugar levels. After working with the impaired risk experts at PLUS, the carriers could see that the slightly elevated weight, high cholesterol and sub-par HDL/cholesterol ratio were all part of the same disorder – weight-related diabetes.

CLIENT PROFILE

- 45-year-old male smoker
- 5'10"/235 pounds
- Cholesterol: 270 (HDL/cholesterol ratio: 7.3)
- Glucose: 190
- Glychoeablobin: 6.2
- Type II Diabetes treated with oral medication

CLOSING THE DEAL:

PLUS secured two standard offers, \$11,420 and \$8,750. The producer placed the case, saving the client \$7,210 — 45% of the original offer — and received full commission.

PLUS, with 35 years' experience in underwriting impaired risks and two former home office underwriters on staff, has the resilient negotiating skills and the diverse products available through our leading edge providers to craft very attractive solutions and unbeatable offers.

PLUS is available to help you with the life and estate planning process. To find out more, contact Sue Menke at 248-603-3623 or sue.menke@plusonweb.com.

ANNUITY RATES

PLUS has a wide array of annuities to help you offer just the right solution for your clients' needs. Call PLUS for more information at 800-887-PLUS (7587) or visit www.plusonweb.com for the latest rate information.

Rates effective August 29, 2001

COMPANY	PLAN	AM BEST	BONUS RATE/ CURRENT RATE	GUAR PERIOD	MIN GUAR	SURRENDER CHARGES	ISSUE AGES	MINIMUM PREMIUM
American General	Set Rate Annuity 5	A+	5.90/4.90	5 year	3.00%	7,6,5,4,3,2,1,0,0,0	0-85	\$5,000
American General	Set Rate Annuity 9	A+	6.25	9 year	3.00%	7,6,5,4,3,2,1,0,0,0	0-85	\$5,000
American National	Palladium MYG - 6 yr	A+	6.00	6 year	3.00%	8,8,8,7,6,5,4,3,2,1	0-85	\$5,000
American National	Palladium MYG - 8 yr	A+	6.50	8 year	3.00%	8,8,8,7,6,5,4,3,2,1	0-85	\$5,000
G.E. Capital	Capital Provider - 5 yr EGA	A+	5.40	5 year	3.00%	6,6,6,6,3,0	0-90	NO\$5,000
Jefferson Pilot	Pilot Gold-Gold 5	A++	5.80	5 year	3.00%	8,8,7,6,5	0-85	\$5,000
Lincoln Benefit Life	Tactician Plus - 5 yr	A+	above100k=7.20/5.20	5 year	3.00%	8,8,8,7,6,5,4,3,2,1	0-90	\$1,000
Lincoln Benefit Life	Tactician Plus - 6 yr	A+	above100k=6.80/5.80	6 year	3.00%	8,8,8,7,6,5,4,3,2,1	0-90	\$1,000
NACOLAH	North Am Guar - 5 yr	A	6.65/4.65	5 year	3.00%	8,8,8,8,8,0	0-90	\$10,000
NACOLAH	North Am Guar - 10 yr	A	5.90	10 year	3.00%	8,8,8,8,8,8,4,2	0-90	\$10,000
Presidential Life	Secure 6-6 year	A-	above \$5,000=6.00	6 year	4.00%	6,6,5,5,4,4,2	0-80	\$1,500
United of Omaha	Ultra-Secure 5 - 5 yr	A	above100k=6.35/5.35	5 year	3.00%	6,6,6,6,5,0,0,0,0,0	0-89	\$5,000
United of Omaha	Ultra-Secure 7 - 7 yr	A	above100k=5.75/5.75	7 year	3.00%	6,6,6,6,5,4,3	0-89	\$2,500
USG	Select Guaran. - 5 yr	A+	5.10	5 year	3.00%	9,8,7,6,5,0,0,0,0,0	0-85	\$15,000
USG	Select Guaran. - 8 yr	A+	5.65	8 year	3.00%	9,8,7,6,5,4,3,2,0,0	0-85	\$15,000

For broker/agent use only. Not for use with the general public. Interest rates, premiums, and commissions are accurate at the time of publishing and are subject to change without prior notice. Not all products are available in all states. In California, Professional Insurance Services. Securities Products are offered through **Interlink Securities Corp.** (In CA dba Interlink Securities and Insurance Services).

OUR CARRIERS

- AIG
- *American General
- Banner Life
- Empire General
- Federal Kemper
- First Colony
- First Penn-Pacific
- GE Capital
- *GE Life & Annuity
- Guarantee Trust Life
- Jefferson Pilot
- *Lincoln Benefit
- *Lincoln Life
- *Manulife
- *MetLife/New England Fin.

- Midland National
- NACOLAH
- Old Line Life
- Presidential Life
- *Prudential
- Security Connecticut
- *Southland Life
- State Life of Indiana
- *Sun Life
- *Travelers
- *United of Omaha
- US Financial
- USG
- West Coast Life

*variable providers

- GROUP:**
- Companion Life
 - Gerber Life
 - Kansas City Life
 - Pacific Life
 - Shenandoah Life
 - Transamerica

- LONG TERM CARE:**
- AIG
 - Capitol
 - CNA
 - GE
 - Lincoln Benefit
 - Mutual of Omaha
 - Prudential
 - PFL/ Monumental

New Grosse Pointe offices

To help enhance service, PLUS has relocated its St. Clair Shores operations to 415 Fisher Road in Grosse Pointe and has centralized case processing functions to the Southfield offices. As a result, all clients will gain access to our expansive team of highly skilled case managers who use a state-of-the-art system to ensure a quick turnaround on your files.

Linda Bolton, now based at the new Grosse Pointe facilities, will continue providing outstanding illustration support and counsel for your impaired risk cases. You can reach Linda at 313-882-2527 or linda.bolton@plusonweb.com. Bill Powers, who has relocated to Southfield, will continue to offer his expertise. Bill can be reached at 248-603-3631 or bill.powers@plusonweb.com.

Please send all applications, business requirements and other information to our main offices at P.O. Box 837, Southfield, Michigan 48037-0837.

UPCOMING EVENTS:

PLUS is sponsoring a series of informative and engaging seminars. All begin with registration at 8 a.m. To register, contact Jackie Belcourt at 248-603-3504 or visit our website at www.plusonweb.com.

- **Friday, Sept. 14: *Worksite Marketing Featuring the FMLA Act of 1993.*** Mark Granoff, Senior Vice President, Shenandoah Life. PLUS offices in Southfield, 8:30-9:30 am. 1 CE Credit.
- **Wednesday, Sept. 26: *What People Often Don't Get About a Product They Do Get: Deferred Annuities*** and information on GE's Wealth Transfer Annuities. Bill Focht, GE Financial Assurance. Southfield Westin, 8:30-11:30 am. 2 CE Credits.
- **Thursday, Oct. 18: *The Excellent Agent: Moving from Survival to Thrive in the 21st Century***: a variable product seminar co-sponsored by Prudential. Dick Weber, CLU, Vice President and Director of Training, Financial Profiles, Inc. Southfield Westin, 8:30-11 am. 2 CE Credits.
- **Tuesday, Oct. 23: *How to Offer Competitive Group Products***, co-sponsored by Kansas City Life, Roger Dart, Associate Director, Group Sales, KC Life. PLUS offices in Southfield, 8:30-9:30 am.
- **Thursday, Nov. 1: *Advanced Long Term Care: Understanding Individual and Business Taxation and Funding Methods.*** Fred Sherman, Regional Director, Long Term Care, Prudential. Southfield Westin, 8:30-11 am. 2 CE Credits.

UNDERWRITING 101 SEMINARS



Carl Dahl

Carl Dahl, one of PLUS' resident underwriting experts, continues his seminar series to help agents and administrative assistants learn more about various aspects of underwriting. All sessions will be held at the PLUS office in Southfield on Thursdays, beginning with continental breakfast and registration at 8 a.m., followed by the presentation from 8:30-10 a.m.

Sept. 13: *Non-medical Factors in Underwriting.* How unusual occupations, foreign travel, driving records and avocations such as flying and scuba diving affect the underwriting process.

Oct. 11: *Inspection Reports and Financial Underwriting.* What happens during an inspection and what does an underwriter look for in the report? What do those who work with business owners need to know about financial underwriting?

Nov. 8: *Understanding the Medical Information Bureau and Writing Cover Letters.* What information is reported to and obtained from the MIB? How the right cover letter can get your client a better offer.



Professional Life
Underwriters Services, Inc.

P.O. Box 837

Southfield, MI 48037-0837

PRESORTED
STANDARD
U.S. POSTAGE PAID
DETROIT, MI
PERMIT NO. 7759