

Having fun yet?

When you qualify to attend our 2019 Sales Conference, will you choose “Fun” in Orlando, Florida or “Sun” in San Diego, California?

If you think “Fun” is more your style, consider all that Loews Portofino Bay Hotel at Universal Orlando Resort™ has to offer. Situated on the bay with details like cobblestone streets and towering Italian cypress trees, our qualifiers might just find themselves believing they’re in the seaside town of Portofino, Italy! While the Universal Orlando™ parks are just steps away, the fun isn’t just about thrill rides! The resort offers live music, gelato, poolside cabanas and activities, and lots more Italian-inspired fun!

Settlers Life 2019 Sales Conference



You qualify. **You CHOOSE.**

Don't wait to get on pace! It only takes \$36,000 in net-annualized premium to qualify, (if you were contracted on or after March 1st you'll need to reach \$30,000) so push your sales to the next level and start trying to decide whether you will choose “Fun” or “Sun” in 2019!



In this issue:



Settlers Life
It's about people.

The Daily Partner

Partner Announcements

Underwriting Guide Updates

The Settlers Life Underwriting Guide has been updated to reflect changes to the following sections:

- The **Counter-offer and Decline** portions of the Point of Sale Telephone Interviews section (page 6) have been updated to include the ExpressApp process.
- The **Definition of Treatment** section was updated to include a paragraph about Alcohol and Drug Use (page 12) and qualifications for the Silver Plan for proposed insureds with pacemakers and/or pacemaker/defibrillators (page 13).
- The **Amendments/Endorsements** section (page 17) now differentiates between signed amendments and unsigned endorsements.
- The **Premium Payments** section (page 22) has been updated to reflect new over/short guidelines put in place with our policy administration system upgrade.
- The **Replacements** section (page 23) now indicates Internal Replacements are not allowed and lists those companies which would be considered internal replacements.

Additionally, the following section has been added to the Underwriting Guide per Field Bulletin 04-18.

Rewriting Settlers Life Policies (page 23)

[Click here to view the updated Underwriting Guide.](#) To order new supplies, visit the Supplies section of my.settlerslife.com. If you have questions, please contact the Partner Support Center at 1-800-358-6337, Option 3.

Updated Indiana Final Expense Trust Form

In order to comply with changing regulations, the use of a new Irrevocable Assignment of Ownership to the NGL Final Expense Trust form in the state of Indiana is required. The updated form (Form S-FET IN 1 & 2 (Rev. 052018)) has been modified to state that any excess proceeds at the time of claim will be payable to the Estate of the Owner of the policy, changing from the current process of paying excess proceeds to the Estate of the Insured.

The updated form is available to print or order in the Supplies section of my.settlerslife.com. Please begin using the revised form immediately.

If you have questions, please contact the Partner Support Center at 1-800-358-6337, Option 3.

Updated Contracting Process

Effective immediately, Settlers Life will no longer attach a counter-signed copy of the Representative's Agreement to the new partner welcome email. You, as the agency partner, and the new partner will have access to the commission schedule in the Correspondence tab of the Dashboard at my.settlerslife.com.

This change gives us added efficiency in our contracting process and matches the process of our parent company, NGL. We will continue to seek & implement additional improvements to our contracting process and will communicate those impacting you directly.

If you have questions, please contact the Partner Support Center at 1-800-358-6337, Option 3.