

# Rapid Transit System for Creating New Sources of Income

*December 5, 2013 Webcast*

**Barry Fisher**  
**Susan Blais**  
**Michael Ashwill**  
**Joe Navarro**

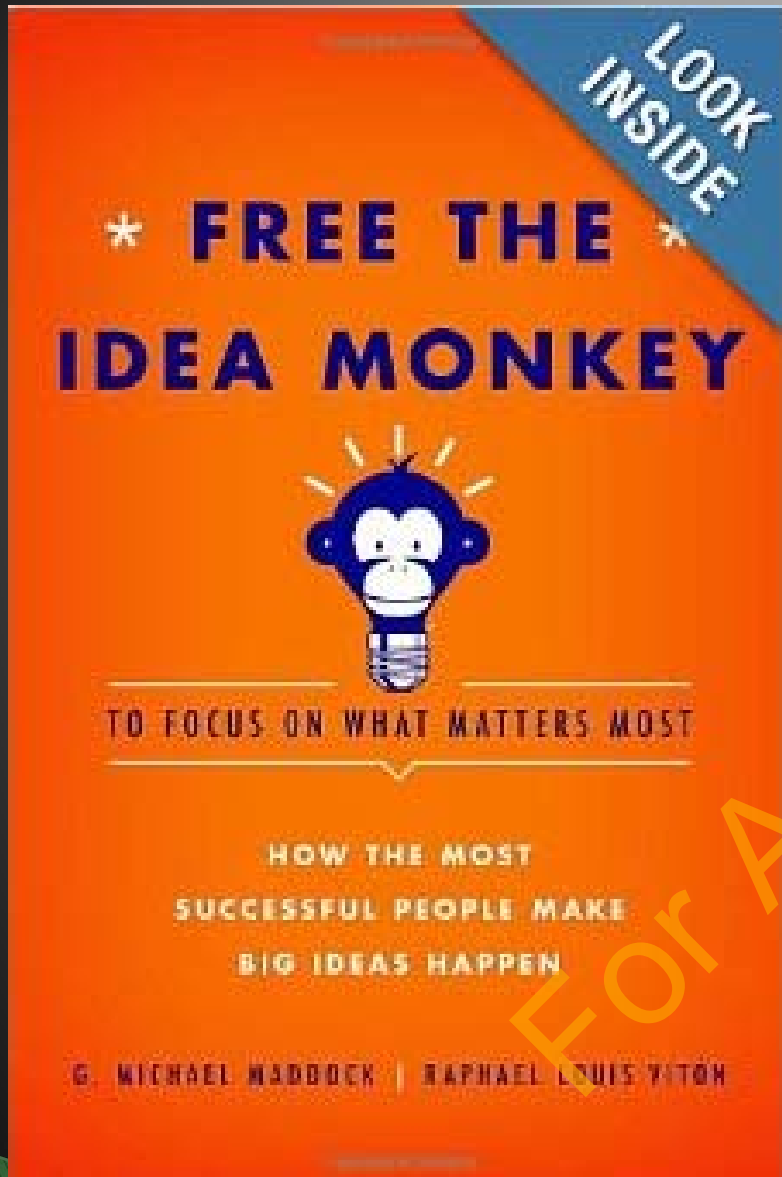


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# Today's Discussion

- ✦ Getting in touch with your inner "Idea Monkey"
- ✦ The LTCi industry at the end of 2013 and onto 2014
  - ✦ *Barry Fisher*
- ✦ Multi-life **FIRE SALE** with LifeSecure
  - ✦ *Susan Blais*
- ✦ Easy ways to automate and diversify your marketing and sales efforts
  - ✦ *Michael Ashwill, CMO – Borden Hamman Insurance Marketing*
- ✦ Online tools from Warner Pacific to help you prosper in the ever changing world of ACA
  - ✦ *Joe Navarro, Director of Marketing – Warner Pacific*
- ✦ Audience Questions & Answers

# Are You An Idea Monkey or Ringleader?



- ✦ CEO & COO of Maddock Douglas
  - ✦ *"Innovation Company"*
  - ✦ *Helped over 25 of Fortune 100 Companies*
- ✦ Successful companies recognize that there's MONEY in innovation
- ✦ Smart money knows that relevant new products, services and business models are incredibly valuable for three key reasons:
  - ✦ *Expands customer base by attracting new clients*
  - ✦ *Gets a greater share of the customer's wallet*
  - ✦ *Helps retain existing customers by showing that you're actively listening to their needs*

# Long-Term Care in 2013

- ✦ **Death of CLASS Act & Birth of Federal Commission on LTC**
  - ✦ *Long-term support services (LTSS) for young and the elderly*
  - ✦ *Growing care crisis with very little expectation of an "ordered" approach*
  - ✦ *Medicaid pays for 60%+ of LTSS*
  - ✦ *Economic & emotional impact on family caregivers and businesses*
  - ✦ **Americans are on their own - THEY NEED YOUR HELP!**
- ✦ **Traditional LTCi market consolidation "slows"**
  - ✦ *Remaining major carriers have reaffirmed commitment to market*
  - ✦ *New products and new business premiums reflect today's economic realities*
    - ✦ Expect to see a quickening pace of new products with higher premiums
    - ✦ More product innovation
  - ✦ *In-force premium increases will continue*
    - ✦ Older policies issued in a significantly higher interest rate environment cannot be sustained under current circumstances
    - ✦ Consumers have benefited from the time value of money
    - ✦ Companies have been very sensitive to working with policyholders

# LTCi Planning in 2014 & Beyond

- ✦ **Fire Sales will continue until interest rates rise**
- ✦ 5% compound inflation option has become unaffordable for most
- ✦ Lifetime benefits “relic” of a bygone era
- ✦ Limited-pay options, going, going and maybe gone
- ✦ Policy innovation -- “share the pricing risk” with consumers
  - ✦ *E.g. – John Hancock’s Benefit Builder (not in CA yet)*
  - ✦ *Bigger initial benefits with Future Purchase Options*
- ✦ Smaller policies with “Money purchase” approach to coverage
- ✦ Life insurance with long-term care planning leverage
  - ✦ *Accelerated death benefits and hybrids*
  - ✦ *Linked annuity products when interest rates rise*

**“Lifetime” of long-term care planning**

*Multiple product purchases throughout lifetime that will provide liquidity pay for long-term care costs*



## Resources

[Life Insurance Made Easy](#)[Breaking News](#)[Agent E & O](#)[Senior Care](#)[FAQs / Glossary](#)[Research](#)[Run Life Term Quotes](#)[Online Life Applications](#)[Print Apps and Forms](#)[Get Contracted](#)[Related Blog Posts](#)

## Sales & Marketing

[Barry's Articles](#)[How to Start Selling](#)[Related Blog Posts](#)

## Latest Blog Posts

[Why Do Polar Bears Need Ice Floes?](#)[Don't Throw The Baby Out With The Bath Water!](#)[The Federal Commission on LTC Report to Congress — What Does it Tells Us about the Path Forward?](#)

## Category Archives: Blog

[» Older posts](#)

### Tax Free, Tax Deductible & Easy Issue — It Doesn't Get Any Simpler

November 18, 2013 – 8:01 am

.....Many business owners renewed their group health plans early this year to mitigate the negative impacts of ACA. Now what are they thinking about? TAX PLANNING! That's right! Now we need to think about taking advantage of every legal tax break at our disposal. I do have some good news in this regard. Traditional long-term care insurance IS the last great deduction for business owners.

By Barry J. Fisher | Also posted In [New Opportunity, News and Current Events](#), [Resources](#), [Sales and Marketing](#), [Uncategorized](#) | [Comments \(0\)](#)

### Why Do Polar Bears Need Ice Floes?

November 17, 2013 – 2:29 pm

.....An ice floe is "a large mass of floating ice". Cute cuddly polar bears are often pictured lounging on these single pieces of large sea ice, but they are doing something very important for their survival. The extremely ferocious Ursus Maritimus isn't just going with the flow. In fact our sea bear uses the ice floe to get around and find food: It's a rapid-transit system for an opportunity-seeking hungry bear.

By Barry J. Fisher | Also posted In [Classes and Webinars](#), [New Opportunity, Sales and Marketing](#), [Uncategorized](#) | [Comments \(0\)](#)

### Don't Throw The Baby Out With The Bath Water!

November 4, 2013 – 9:09 pm

.....here's the point: rate increases or not the solution is not to throw up our hands and refuse to sell UL or LTC any longer. People rely on us to help them mitigate the serious risks they face. Consumers understand what the low interest rate environment has done to their savings and investments. Explain it in those terms and, if necessary, adjust their coverage to coincide with the new reality.

By Barry J. Fisher | Also posted In [Editorial](#), [News and Current Events](#), [Sales and Marketing](#) | [Comments \(0\)](#)

### The Federal Commission on LTC Report to Congress — What Does It Tells Us about the Path Forward?

October 14, 2013 – 8:32 am

.....Maybe the only good thing about the now-dead Class Act is that an outcome of its repeal was the creation of the Federal Commission on Long-Term Care. Generally, no one pays much attention to these reports and the recommendations they make. Anyone remember the 2010 National Commission on Fiscal Responsibility (Simpson-Bowles)?





# Susan M. Blais

*Barry J. Fisher Insurance Marketing*  
*A Borden Hamman Company*

## Small Group

*(Multi-Life)*

# LTCi

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# Advantages of Multi-Life LTCi

- ✚ **“Multi-Life” LTCi (you can call it group) means individual policies with discounts and simplified underwriting when guidelines are met**
- ✚ **Flexibility in employee and benefit selection**
- ✚ **Tax-deductible premiums to purchase tax-FREE benefits = winner for employers, employees, and you**
- ✚ **Individual policies = flexible benefits for each employee, plus vested renewals for you**



# HUGE Opportunity **NOW!**

- ✦ LifeSecure: three employees and above
  - ✦ Discounted multi-life rates
  - ✦ Discounts for employees with spouse/partner
    - ✦ *10% if spouse/partner doesn't apply*
    - ✦ *30% each if spouse/partner applies and is accepted*
  - ✦ Simplified UW: age 18 – 68, up to \$400K benefits
  - ✦ Minimum employer contribution \$10 per employee per month up to 74 lives
  - ✦ Voluntary available for 75+ lives with simplified underwriting

# Simple, Consumer Friendly Plan Design & Quotes

## Employer Customized Quote Calculator for Every Group

	Quote 1 <span style="float: right;">Delete Edit</span>					
	John, age 56 State: California Premium Option: Lifetime Payment Option Target Monthly Premium: \$60			Mary, age 51 State: California Premium Option: Lifetime Payment Option Target Monthly Premium: \$60		
	Choice 1	Choice 2	Choice 3	Choice 1	Choice 2	Choice 3
<b>Lifetime Benefit Amount</b>	\$287,237	\$171,482	\$141,841	\$344,744	\$204,639	\$168,355
<b>Maximum Monthly Benefit</b>	\$2,872 (1%)	\$3,430 (2%)	\$4,255 (3%)	\$3,447 (1%)	\$4,093 (2%)	\$5,051 (3%)
<b>Monthly Premium</b>						
<ul style="list-style-type: none"> <li>• <b>Employer's Contribution</b></li> <li>• <b>Your Contribution</b></li> <li>• <b>Total Monthly Premium*</b></li> </ul>	\$10.00 \$50.00 \$60.00	\$10.00 \$50.00 \$60.00	\$10.00 \$50.00 \$60.00	\$10.00 \$50.00 \$60.00	\$10.00 \$50.00 \$60.00	\$10.00 \$50.00 \$60.00
<b>Elimination Period</b>	90(calendar) Days	90(calendar) Days	90(calendar) Days	90(calendar) Days	90(calendar) Days	90(calendar) Days
<b>Other Benefits Included</b>	• <u>Guaranteed Future Purchase Offer</u>	• <u>Guaranteed Future Purchase Offer</u>	• <u>Guaranteed Future Purchase Offer</u>	• <u>Guaranteed Future Purchase Offer</u>	• <u>Guaranteed Future Purchase Offer</u>	• <u>Guaranteed Future Purchase Offer</u>

Online (paperless) Application Process

# **HUGE Opportunity NOW!**

- ✦ **LifeSecure rules changing January 10, 2014**
  - ✦ **Will need FIVE applications for multi-life**
  - ✦ **Three must be employees**
  - ✦ **Minimum contribution goes to \$25 per employee per month**
  - ✦ **Spouses/partners won't have to be working to get Simplified Issue if employer contributes**
  - ✦ **GROUP PRE-QUALIFICATION FORMS MUST BE AT HOME OFFICE BY JANUARY 10, 2014 – NO EXCEPTIONS!**

# Marketing Materials Available NOW

## Let Your Business Protect Your Assets

### Why Employer-Sponsored Long-Term Care Insurance?

Long-term care refers to the services we need when we can no longer take care of ourselves, due to illness, injury, or the effects of aging. If you know someone who needed long-term care, you've seen the hardships: financial, emotional, physical, and social that a long-term care event places on a family.

Long-term care insurance ("LTCi") provides funds when you need them most to pay for caregiving assistance. Having a policy ensures you'll get quality care in the setting of your choice (most people prefer to remain at home for as long as possible). It also takes the burden of caregiving away from family members and preserves your independence and control over basic decisions about your life.

LTCi is part of a strong employee benefits package. You can help employees protect their savings from the ravages of long term care at a very reasonable cost.

Employees can purchase coverage for their spouses, partners or other family members, which protects your business against the high cost of employee caregiving.

If at least three employees participate and you contribute a modest amount toward their premiums, you will get simplified underwriting which greatly simplifies and speeds the time to get your policies.

The benefits of LTCi are tax-free, and premiums you pay for employee coverage are tax-



Planning ahead for long-term care lets you enjoy your senior years

deductible.

**Tax-deductible premiums to get tax-free benefits = a winning combination for you and your employees!**

### Your Agency Info Here

#### Statistics you should know:

- 70% of Americans age 65 and older today will need long-term care.
- 40% of those on claim for long-term care today are under age 65
- The cost of care today is about \$200 per day in most parts of California
- If you're in your 50s today, you could need \$900,000 to \$1,500,000 for long-term care in your eighties
- It costs employers over \$3.7 billion per year for lost time due to employee caregiving

#### Some facts about employer-sponsored LTCi:

- To get simplified underwriting, at least 3 employees must participate
- Simplified underwriting is available to employees age 18 to 68
- Employees over age 68 can participate but will be medically underwritten
- There is great flexibility in to whom you offer and how much you contribute
- Average monthly cost for a base plan is usually \$35 to \$40 per month, depending on employee ages

change, you will need at least five employees to participate to get simplified underwriting, and premium discounts will not be as favorable.

Please call me at XXX-XXX-XXXX right away.

### Last Chance to Get Simplified Underwriting for Groups of Three: ACT NOW!

Underwriting rules will be changing soon. This is your last chance to get simplified underwriting and current rates for groups of three lives.

Contact me TODAY for a no-obligation consultation

and rate quotes to see if LTCi makes sense for you and your business at this time.

We have a very few weeks to get your group approved and applications in. Once the rules

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# CALL US TODAY!

- ✦ Call Warner Pacific, your LTCi Marketer, or Barry or Susan to get started
- ✦ Barry J. Fisher/Borden Hamman Direct Lines
  - ✦ *Debbie Dale: 818-444-7767*
  - ✦ *Dolores Marquardt: 818-444-7736*
  - ✦ *Paniz Raeisi: 818-444-7735*
  - ✦ *Barry Fisher: 818-444-7730*
  - ✦ *Susan Blais: 818-444-7757*
- ✦ Email – [first.last@bordenhamman.com](mailto:first.last@bordenhamman.com)
- ✦ Borden Hamman Main Number: 800-492-9190



# Michael Ashwill

*Borden Hamman Insurance Marketing*

## Automate

## Your

## Marketing &

## Sales Efforts

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# Consumer Term Life Quote Engine

Compare life insurance rates from our list of companies

**Fast & Easy  
FREE  
QUOTE**

Benefit Amount

Term Years

Click to set birth date

Texas

Monthly Premiums

Male  Female

Tobacco: No  Yes

AQ<sup>2</sup>E



**Fast & Easy  
FREE  
QUOTE**

Compare life insurance rates from our list of companies

Benefit Amount

Term Years

Click to set birth date

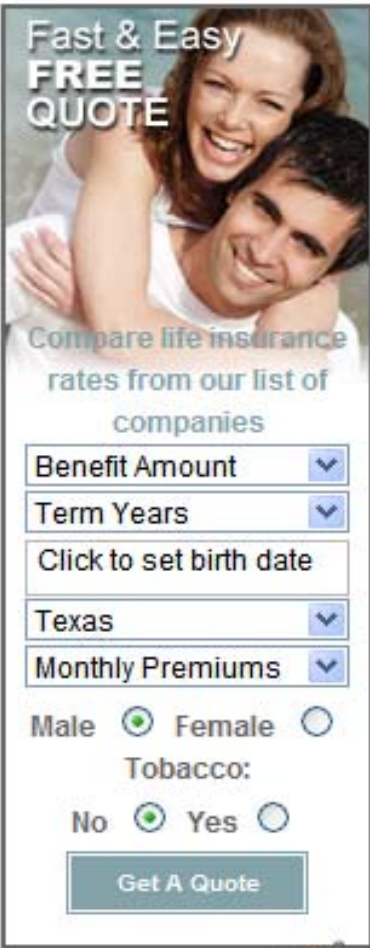
Texas

Monthly Premiums

Male  Female

Tobacco:  
No  Yes

AQ<sup>2</sup>E



Term Life Insurance Quote Provided To You By:  
**Brooks Hanson (214) 420-4123**

Texas Life License #: 1728830

[Get A New Quote](#)

Benefit Amount:  ▾

Term Length:  ▾

Premiums shown are rounded up to the next dollar amount

▾ **\$1,000,000 for 20 Years** Financial Ratings current as of 8/20/2013

Male / Non-Tobacco / Nearest Age 34 / Present Age 33

Savings Bank Life Insurance Company of MA



Preferred Plus	Preferred	Select	Standard
<b>\$37</b>	<b>\$53</b>	<b>\$67</b>	<b>\$79</b>

[App Request](#)

A+ Eff. 06/14/2013

T-20/20 - 20 Year Term Guaranteed 20

[Click Here to Match a rate to your Health Profile](#) | [View Policy Details](#)

Protective Life Insurance Company



Select Preferred	Preferred	NA	NonTobacco
<b>\$39</b>	<b>\$54</b>		<b>\$83</b>

[App Request](#)

A+ Eff. 02/22/2013

Custom Choice UL (20 Years)

[Click Here to Match a rate to your Health Profile](#) | [View Policy Details](#)

Banner Life Insurance Company



Preferred Plus	Preferred	Standard Plus	Standard
<b>\$39</b>	<b>\$54</b>	<b>\$67</b>	<b>\$84</b>

[App Request](#)

A+ Eff. 05/24/2013

Internet



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## Term Life Quote ... the intelligent way to purchase term life insurance

### Compare life insurance rates

Benefit Amount:

Term Years:

Birthdate:

State:

Premium:

Gender:

Tobacco:

First name:

Last name:

Phone: (  )  -



**Fast & Easy  
FREE QUOTE**



**GET A TERM LIFE QUOTE**


**TERM LIFE  
INSURANCE**



**Protect  
the Ones  
You Love**

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of MIND  
YOU CAN  
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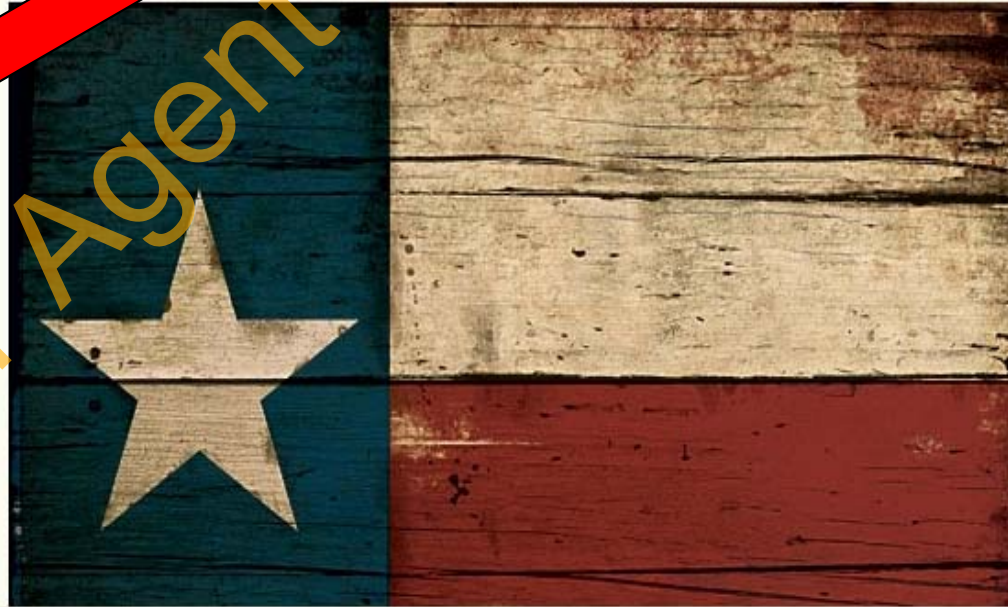
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FREE QUOTE**



**GET A TERM LIFE QUOTE**

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REOPEN FEB. 1 FOR CRAWFISH SEASON!***

*Welcome to Lonestar Cookouts! We help you host the cookout that will make you  
the talk of the town; whether that be a Crawfish Boil, Fish Fry, or Exotic Game  
Cookout we can help you throw the event of the year!*



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### MARKETING PLATFORM

#### REGISTER

Company:

First Name:

Last Name:

Phone:

E-mail:

Promo Code:

Create Password:

Retype Password:

REGISTER

#### LOGIN

E-mail:

Password:

LOG IN

[Forgot Password?](#)

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NEED HELP PLACING YOUR ORDER, PLEASE CALL: [877-859-9055](tel:877-859-9055)



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 PLACE AN ORDER

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### EMAIL CROSS SELL

Enrollment is ongoing. Please view the calendar for future mail drop dates.

[Product Description](#)

ORDER NOW

### DIRECT MAIL CROSS SELL

Upload your customer list for Cross Selling clients into new products and services

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### LIFE INSURANCE DIRECT MAIL

Prospects with a high propensity to buy Life Insurance.

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### ANNUITY DIRECT MAIL

Prospects with a high propensity to buy Annuities.

[Product Description](#)

ORDER NOW



BARRY J. FISHER INSURANCE MARKETING  
A Borden Hamman Company

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# BORDEN HAMMAN AGENCY

Your Independent Marketing Organization

## MARKETING PLATFORM

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PLACE AN ORDER








CALENDAR

MARKETING COLLATERAL

### EMAIL CROSS SELL

The best method to generate more income comes from your current customers. **The Monthly Email Campaign** is designed to inform, educate, and get your customers asking you questions.

As the Insurance expert in your community, we develop and transmit for you a highly professional and well crafted monthly email campaign distributed by us to your customers. The Email is personalized with your contact information.

<p><b>Curious about Life Insurance?</b></p> <p>It's okay to kick the tires!</p>  <p>Get a No-Obligation, Do-It-Yourself, online quote in <b>30 seconds!</b></p> <p><a href="#">Click Here</a></p> <p> 1-800-000-0000</p>	<p><b>We Appreciate You!</b></p> <p>Thank you for trusting us with your insurance. If you would like to review any of your other insurance policies, we are always here to help!</p> <ul style="list-style-type: none"> <li>• Life</li> <li>• Auto</li> <li>• Home</li> <li>• Annuities</li> <li>• Disability</li> <li>• Long Term Care</li> <li>• Commercial</li> </ul>  <p>You can get a Life Insurance quote in 30 seconds!</p> <p><a href="#">Click Here</a></p> <p> 1-800-000-0000</p>	<p><b>5 Most Common Life Insurance Mistakes</b></p> <ol style="list-style-type: none"> <li><b>1. Only Having Coverage Through Work</b> <small>Most group policies only cover you while you are employed with that company. What if you get laid off or are disabled or unemployed? Are you sure your life insurance when you need it most?</small></li> <li><b>2. Buying for you, not them</b> <small>A small life insurance policy may be enough to fund you, but how long will it take some of the people who rely on you? If you have \$75,000 a year and plan to work for another 20 years, your working power is \$1.5 million. How long would a \$100,000 policy take care of your family?</small></li> <li><b>3. Forgetting about them</b> <small>Do you make time expenses it would be to try and you someone to do all of the things a wife or home spouse does? What? Don't forget to get a life insurance policy on them too!</small></li> <li><b>4. Not paying attention</b> <small>Are your rates going to go up soon and you don't know it? If you haven't called lately, you could be in for a really bad surprise!</small></li> <li><b>5. Keeping Up</b> <small>Have you upgraded your coverage since you upgraded your life? Have you made any children, new business, new spouse, new house? It's time to look again!</small></li> </ol>  <p>You can get a Life Insurance quote in 30 seconds!</p> <p><a href="#">Click Here</a></p> <p> 1-800-000-0000</p>	<p><b>When was the last time you reviewed your Life Insurance policy?</b></p> <p>Rates and products are constantly changing, which is why we recommend that you meet with your insurance agent once a year to eliminate any gaps in coverage and be sure you are not overpaying for your insurance.</p> <ul style="list-style-type: none"> <li>• Purchased a home</li> <li>• Had a child</li> <li>• Married, divorced, or widowed</li> <li>• Changed jobs</li> <li>• Started your own business</li> <li>• Began caring for an elderly relative</li> <li>• Retired out of town</li> <li>• Started a retirement or college fund</li> </ul>  <p><b>It's time to take another look!</b></p> <p>You can get a Life Insurance quote in 30 seconds!</p> <p><a href="#">Click Here</a></p> <p> 1-800-000-0000</p>
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# Your Life Is Their Most Valuable Asset!

You insure  
your house and car,  
why not your life?



If you make \$50k/year and plan to work another 20 years,  
your earning power is worth \$1,000,000.

You can get a Life Insurance quote in 30 seconds!

[Click Here](#)

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**Joe Navarro**

*Warner Pacific*

**Tools for  
2014**

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You worked hard this year.  
Take some time to relax.



We'll be here for you  
when you need us.  
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# Innovations



## ✦ EZEmployeeInfo

- ✦ Easy data collection and census creation
- ✦ Meets 2014 ACA rating methodology
- ✦ Best in the industry



## ✦ Warner PROvider Check

- ✦ Search all plans in one place
- ✦ Create personalized provider directories
- ✦ Rank plans based on best fit



## ✦ WarnerNavigator

- ✦ Latest Healthcare Reform news and guidance
- ✦ Handy HCR calculators
- ✦ ACA timelines
- ✦ 100+ Frequently Asked Questions

**We'll Be Here When You Need Us**

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# Audience Participation

