

2015

Long-Term Care Planning & Sales Success Summit

For Agent Use Only

February 25th
Skirball Cultural Center
Los Angeles, California

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Actionable Intelligence

information with a practical and relevant application, esp. about users of goods and services for purposes of business planning and strategy

Dictionary.com

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The Power of WHAT IF

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Today's Program

Unvarnished View of LTC Industry

In-Depth Review of Hybrid & Linked Products

What Consumers Want from You

Small Group Long-Term Care Insurance

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$\frac{1}{2}$ **of** 19%
Challenge

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High Level View of the Long-Term Care Industry & What It Means for You and Your Clients

Featuring

Jeff Levin, Vice President – Genworth Financial

Ronald R. Hagelman, Jr., President – Broadtower Insurance Solutions

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Alternatives to Traditional Long-Term Care Insurance
How You Can Help More Clients TODAY with
Hybrid & Linked Long-Term Care Insurance

Michael Ashwill, Chief Marketing Officer, Borden Hamman Insurance Marketing

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Coming Attractions at



BARRY J. FISHER
INSURANCE MARKETING

←—————→
A Borden Hamman Company

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New Website & Video Training Series

- **What is Long-Term Care?**
- **How Much is Enough?**
- **Starting the Long-Term Care Planning Conversation**
- **Long-Term Care Insurance for Any Budget**
- **Group Long-Term Care Solutions**
- **Tax Advantages of Long-Term Care Insurance**
- **Hybrid & Linked Long-Term Care Insurance Solutions**

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New Products March

Mutual of Omaha – CA

John Hancock

Universal Long-Term Care – 38 Compact States

Not California Yet

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Genworth



Producer Assist

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Producer Assist

Getting Into the Minds of Long-Term Care Insurance Consumers

D.J. Mormile – Vice President, Genworth Financial

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PRIVILEGED CHOICE® FLEX
 Offered by Genworth Life Insurance Company
To be Issued in: California
COMBINED SUMMARY

Presented By :

Agent: Barry J. Fisher

License#: x

Plan Options	Confidential Client	Confidential Client
Coverage Maximum:	\$197,100.00	\$197,100.00
Daily Maximum:	\$180 Daily	\$180 Daily
Benefit Multiplier:	1095 Days	1095 Days
Elimination Period:	90 Calendar Days	90 Calendar Days
Benefit Increase Option:	5% FPO every 3 years	5% FPO every 3 years
Restoration Benefit:	None	None
Nonforfeiture Benefit:	None	None
Premium Payment Period:	Lifetime	Lifetime
Home and Community Care Benefit:	Included	Included
Home and Community Care Percentage:	100%	100%
Bed Reservation Benefit:	60 Days	60 Days
International Coverage Benefit:	Included	Included
Respite Care Benefit:	30 Days	30 Days
Residential Care Facility Benefit:	Includes Room Charges	Includes Room Charges
Residential Care Facility Percentage:	100%	100%
Waiver of Premium:	Full Premium Waiver	Full Premium Waiver
Shared Coverage Option Assumes Identical Coverage:	None	None
Transition Benefit:	None	None
Covered Percentage:	100%	100%
1st Day Home Care Elimination Period:	None	None

Meaningful Benefits
For \$100/month
/person

COMBINED SUMMARY(continued)

Premium Payment Mode:	Annual	Annual
Age:	57	57
Modal Premium:	\$2,003.85	\$2,003.85
Couple's Discount (40%):	\$801.54	\$801.54
Total Modal Premium:	\$1,202.31	\$1,202.31
Combined Modal Premium:	\$2,404.62	

How Much Long-Term Care Insurance will \$100/month Purchase?

\$200/ Per Couple/ Month – – **1% Monthly Benefit** + Shared Care & Future Purchase Option *

Couple Age	Total Shared Care Pool of Money
42/42	\$1,500,000 Each Spouse Can Access Up To \$7,500 per month for Long-Term Care Benefits
47/47	\$1,320,868 Each Spouse Can Access Up To \$6,604 per month for Long-Term Care Benefits
52/52	\$1,101,916 Each Spouse Can Access Up To \$5,509 per month for Long-Term Care Benefits
57/57	\$918,568 Each Spouse Can Access Up To \$4,593 per month for Long-Term Care Benefits
62/62	\$542,146 Each Spouse Can Access Up To \$2,711 per month for Long-Term Care Benefits
67/67	\$440,678 Each Spouse Can Access Up To \$2,203 per month for Long-Term Care Benefits

LifeSecure Policy Series #LS-0002 – California C of A #08576. Preferred non-smoker couples rates illustrated. Shared care pool of money and monthly benefits & premiums may vary based on specific ages of each couple. Shared Care benefit allows couples to access each other's benefit pool in the event they exhaust their benefit pool. Limitations may apply. FPO – Future Purchase Option allows each insured to increase their coverage by 15% every three years, without proof of insurability at attained age through age 84. See Outline of Coverage (LS-0052 CA 05/07) & (LS-0128F CA 10/09) for details and terms of coverage.

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March 12, 2013



**The Shortest Distance Between You &
Long-Term Care Sales Success**
Small Group – Multi-Life LTCi

Featuring

Susan M. Blais, Executive Vice President, Borden Hamman Insurance Marketing

Kim Purnell, Regional Director – Transamerica Long-Term Care

Manny Ramirez, Regional Sales Consultant – LifeSecure

Cori Mooberry – Multi-Life Specialist -- LifeSecure

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Value Proposition of Multi-Life LTCi

Tax-free benefits for executives and employees, paid for with tax-deductible premiums!

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Or To Put It Another Way...

Mr./Ms. Business Owner:

***Would you like to discover how to use
the assets of your business to protect
your personal retirement income and
lifestyle?***

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Multi-Life LTCi = Simplified Issue

- **Same policies sold to individuals, but with faster, easier underwriting process and premium discounts (sometimes)**
- **Executive carve-out sales are largest segment**
- **Simplified underwriting for groups of 5+**
 - **Three employees plus two spouses**
- **10+ lives: more flexibility in offerings and contribution levels**
- **Voluntary plans for larger groups**
- **Contributory groups often have higher enrollments**

How to start the conversation and asking the questions to engage the client.

Multi-Life Long Term Care insurance (LTCi) can help you turn a single sales contact into multiple applications for policies. But how do you identify the right sales contact?

Start with your own client records, and ask these five questions to find your high-potential prospects.

1. Does your client own a business and/or hold a professional occupation such as an attorney, physician, CPA, consultant, etc?
2. Does your client hold a high level position or have influence in the decision process at their workplace?
3. Does your client run a successful business and might they be looking for meaningful benefits to offer their top employees?
4. Would your client or their employer/company benefit from the unique tax incentives if LTC insurance were purchased using company dollars?
5. Have you suggested to your client the possibility of a multi-life program whereby they could obtain discounts and possible underwriting concessions?

Types of Opportunities

– Small, closely held businesses “white collar” industries including:

- **Law & Accounting Firms**
- **Professional consulting groups**
- **High profile personality management firms- i.e., music, entertainment industry**
- **Banks, Credit Unions & Financial Institution**
- **Insurance agencies and distributors**
- **Petroleum and mining industries**
- **Trucking and transportation industries**
- **Aviation & aerospace markets**
- **Casino and hospitality management-**
- **High end auto dealerships**
- **Technology & Computer Companies**
- **Physician Owned Hospital Groups**
- **Physicians & Medical Associates**
- **Health Care Management**
- **Veterinarians**
- **Pharmaceutical**
- **Universities and Colleges**
- **Property Management**
- **Textile Management**
- **Closely held corporations**

Why Worksite LTCi

Multiple Sales Opportunity

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Number of Employees	High Potential Employee Participation	Employee Applications	Spouse Applications	Total Apps Submitted	Average Premium	Premium Per ML Case
10	100%	10	70%	17	\$ 1,800.00	\$ 30,600.00
25	60%	15	70%	26	\$ 1,800.00	\$ 45,900.00
50	40%	20	70%	34	\$ 1,800.00	\$ 61,200.00
75	35%	26	70%	45	\$ 1,800.00	\$ 80,325.00
100	15%	15	70%	26	\$ 1,800.00	\$ 45,900.00

1 Case Per Quarter	Avg Size	Annualized Premium
9/3/2009	10	\$ 30,600.00
12/31/2009	10	\$ 30,600.00
3/31/2010	10	\$ 30,600.00
6/30/2010	10	\$ 30,600.00
		\$ 122,400.00

2 Case Per Yr	Avg Size	Annualized Premium
3/31/2010	50	\$ 61,200.00
9/30/2010	50	\$ 61,200.00
		\$ 122,400.00

Top 10 Reasons to Sell LifeSecure's Multi-Life in 2015

- 1 Simplest Product in the Industry
- 2 Simplified Underwriting for as Few as 3 Employees (5 TOTAL APPROVED APPLICATIONS) through age 65
- 3 Simplified Underwriting for Actively at Work Spouses through age 65
- 4 Technology Driven Underwriting Making LifeSecure Underwriting the Fastest in the Industry
- 5 Clear Guidelines for Multi-Life Approvals
- 6 Online Technology and Enhanced E-applications Available to Agents and Policy Holders
- 7 Numerous Billing Options and Best List Bill in the Industry
- 8 10 Pay Option Available in Most States
- 9 Self Serve Portal
- 10 Regional Support and Internal Support

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Sir David Brailsford



Aggregation of Marginal Gains

Aggregation of Marginal Gains

Small improvements

-- 1% --

in the individual

aspects, components or processes of whatever

you're trying to improve

adds-up to big overall gains

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The Power of WHAT IF

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The Power of WHAT IF

Mike Rayburn

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$\frac{1}{2}$ of 1%

Challenge

5 minutes/day
Learn Something
New About LTC

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**Thanks for
Joining Us
Today**

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Today