

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



Today's Program Unvarnished View of LTC Industry In-Depth Review of Hybrid & Linked Products What Consumers Want from <u>You</u> Small Group Long-Term Care Insurance



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

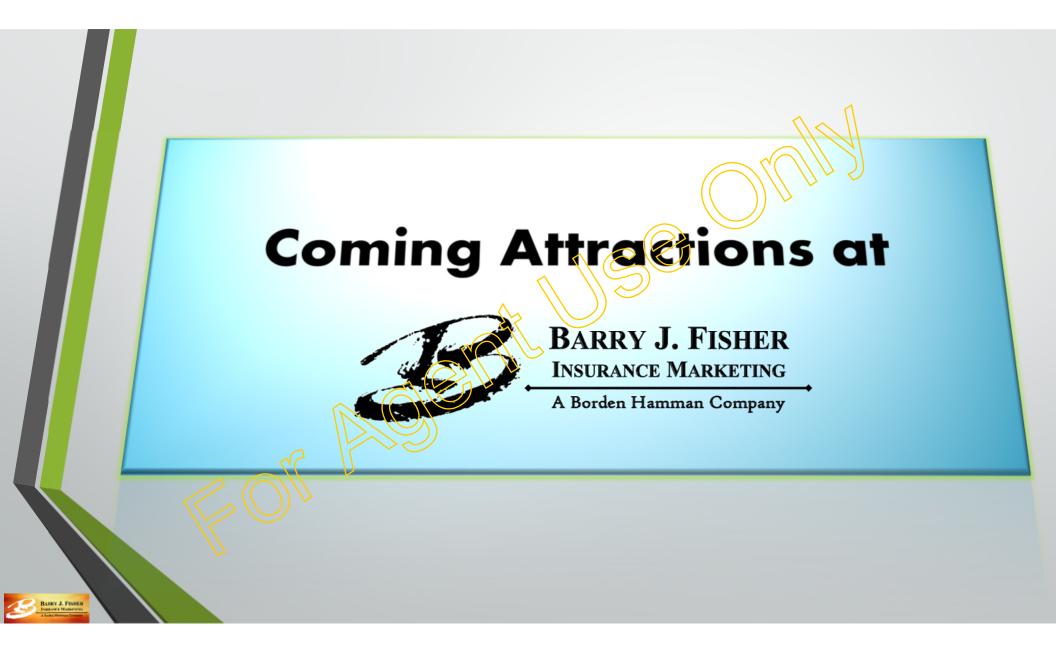
Jeff Levin, Vice President – Genworth Financial Ronald R. Hagelman, Jr., President – Broadtower Insurance Solutions

Featuring

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





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

New Products March Mutual of Omaha - CA John Hancock Universal Long-Term Care – 38 Compact States Not California Yet



Getting Into the Minds of

Long-Term Care Insurance Consumers

D.J. Mormile = Vice President, Genworth Financial

VICE President, Genworth Financia

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

COMBINED SUMMARY

Presented By :

BARRY J. FISHER

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	Cifetime
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:	1082	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
52/52	Each Spouse Can Access Up To \$6,604 per month for Long-Term Care Benefits \$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
67/67	Each Spouse Can Access Up To \$2,711 per month for Long-Term Care Benefits \$440,678
	Each Spouse Can Access Up To \$2,203 per month for Long-Term Care Benefits
monthly benefits & pool in the event th	ries #LS-0002 – California C of A #08576. Preferred non-smoker couples rates illustrated. Shared care pool of money and premiums may vary based on specific ages of each couple. Shared Care benefit allows couples to access each other's benefit ey exhaust their benefit pool. Limitations may apply. FPO – Future Purchase Option allows each insured to increase their very three years, without proof of insurability at attained age through age 84. See Outline of Coverage (LS-0052 CA 05/07) &

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BARRY J. FISHER

(LS-0128F CA 10/09) for details and terms of coverage.

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

Value Proposition of Multi-Life LTCi Tax-free benefits for executives and employees, paid for with tax-deductible premiums!

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?

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.

- Does your client own a business and/or hold a professional occupation such as an attorney, physician, CRA, 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?
 - 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 firmsi.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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10	25	60%		15		70%	26	\$	1,800.00	\$	45,900.00
	50	40%		20		70%	34	\$	1,800.00	\$	61,200.00
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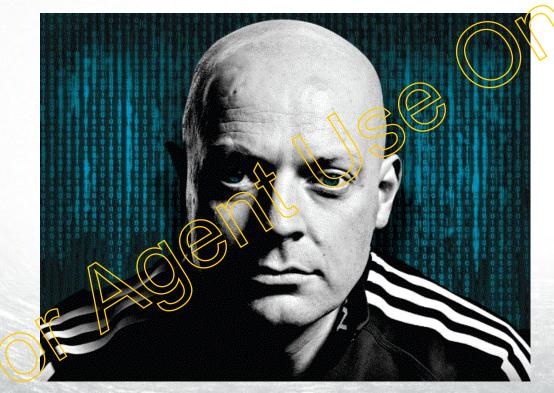
Top 10 Reasons to Sell LifeSecure's Multi-Life in 2015

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 Evapplications 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

BARRY J. FISHER



Sir David Brailsford



Aggregation of Marginal Gains

