GOLDENCARE
Planning Today For A Secure Tomorrow
AN INTEGRITY COMPANY

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Welcome!

For attending, we will send the CE Voucher, copy of these presentation slides, and more!

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Why GoldenCare?

- Perfect Portfolio of Products
- Superior, Personal Backend Support
- Product and Sales Training
- LTC CEO Selling Tools Software
- GoldenCare Rewards Program
- CSG Actuarial Comparison Tools
- StrateCision Comparison Tools
- Discounted E&O Coverage
- Exciting Promotions On Various Products
- CareOptions Health and Wellness Hub
- Integrity LTC Direct Referral Program
- Coronavirus 6-Pack

GoldenCare Insights - Success in 2023

1

LTC / STC planning can no longer be avoided as an important part of financial plans.

- **70%** of people will require some type of care.
- **90%** of adults have never had a real discussion about long term care planning.
- **61%** of people surveyed said they would rather die than go into a Nursing Home.

Consumers are TERRIFIED they'll end up in a Nursing Home. They are waiting for you to mention LTCi as an option to help KEEP THEM OUT of those facilities.

https://brokerworldmag.com/helping-clients-understand-the-cost-of-long-term-care-in-2022/

2

Some States Are Trying… Look at WA Trust Act….

- .58% Employment Tax for $36,500 lifetime coverage (adjusted for inflation)….
- Delays… but as of now, July 2026, eligible people could get benefits….
- About 480,000 of 3.8M EE's (13%) opted out… Was 1x, but state is considering recertification….
- MANY issues still… portability, out-of-state workers… overall legality, etc., etc.

Despite all of the confusion, carrier issues, etc., the WA Act increased LTCi sales in the entire country by 200%+.

3

Other States Know There's A Problem… Hard To Count On Them….

- Currently four other states pretty active in payroll tax consideration… CA, MN, NY, & PA.
- Also several on "watch list" like AK, CO, HI, MO, NC, OR & UT.
- CA & NY most active… huge populations… higher avg. costs… so, very tough to offer substantial coverage.
- MN & PA have some ideas… active… but definitely will be quite some time before a good solution pops.

Look at what happened in WA. Smart agents will start educating younger and healthier prospects to plan ahead! Make lemonade!

4

Government May Consider Other Things That Will Affect Us….

- Some believe bipartisan lawmakers will introduce government-run retirement accounts….
- Both chambers have introduced 'bipartisan' legislation to create Roth IRA-style retirement accounts for workers without ER plans.
- The hope is that those funds would eventually be allowed to pay for LTC expenses, including premiums.
- LTCi & Hybrids remain as "push" products, not "pull." So, any tax breaks or incentives will help.

The need for a solution – and the awareness that a solution is needed – will continue to grow.

5

Our Market Is Actually Poised For Significant Growth In Future….

- With the aging of America, and with COVID, more people will be urged to act due to personal experience….
- Actually, higher inflation and interest rates can be good for future sales as care prices soar and people hopefully plan ahead.
- Smart agents are beginning to see the importance of educating about some coverage vs. NO coverage.
- LTCi declines and longer sales cycles are starting to be more noticed by great agents....

Wider awareness of alternatives – and development of stronger alternatives – will greatly expand the market.

6

Why STC Can Help Save the Industry !

Long Term Plans Plans

- **Minimum 2 Years (3, 4, 5+, Unlimited)**
- **Inflation Can GREATLY Increase Carrier Exposure & Risk**
- **Risk of Catastrophic Claims Affecting Entire Blocks**
- **Much More Stringent UW Required**
- **LONG Apps & Big Delays to Issue**
- **Added Premium Needed to Cover Block**
- **Complex with Certifications Needed**

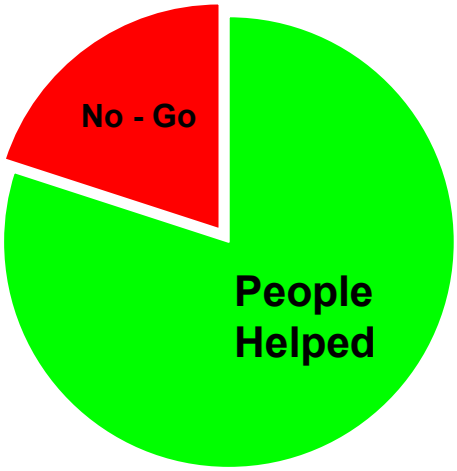
Short Term Care Plans

- **Maximum 1 Year – Caps the Indiv. Risk!**
- **Limited Benefit Period Softens Inflation Blow to Carrier**
- **Since Limited Benefit Period, No Real Catastrophic Claims**
- **Underwriting Can Throw Net Wider**
- **Shorter Apps & Very Fast Issue Times**
- **Can Keep Very Flexible & Affordable**
- **Much Simpler & No Special Certs.**

STC Allows to go "Back to the Future" Again and Protect Older Prospects!

7

LTC – The Good Old Days



8

2003 – Things Start To Change

9

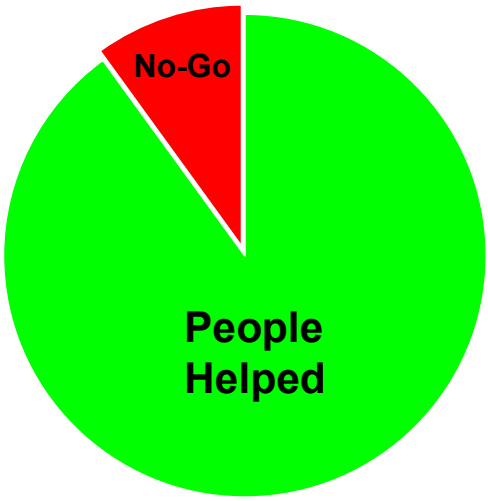
Where We Are Today…

10

We Want to Take This…

11

And Make It Look More Like This…



12

It's Time For A Paradigm Shift!

Skipping the meal altogether….

Versus

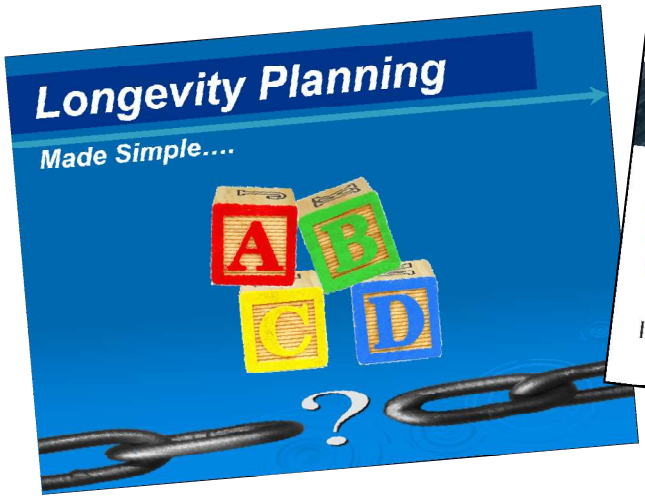
Setting the table and satisfying some….

Versus

Feeding just about everyone?

13

We Have The Tools To Help Agents Succeed…



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It Takes Quite A Few Different Products…

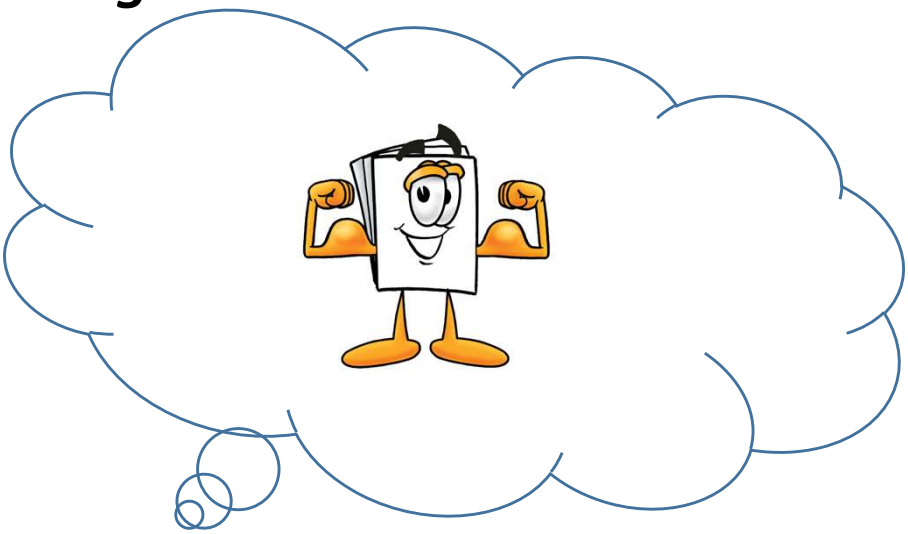
15

It Takes Quite A Few Different Products…

That's What Got Our Team Really Thinking….

16

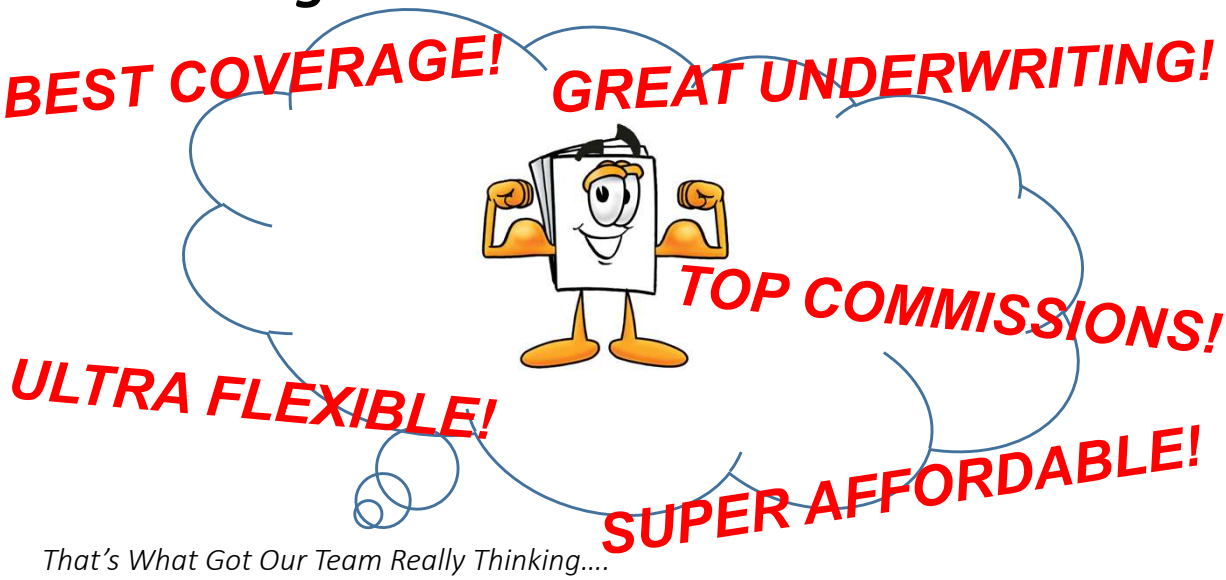
We Figured… Go BIG or Go Home….



That's What Got Our Team Really Thinking….

17

We Figured… Go BIG or Go Home….



That's What Got Our Team Really Thinking….

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Say "Hello" To The Future of STC….

That's What Got Our Team Really Thinking….

19

Say "Hello" To The Future of STC….

20

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The Power of Two-Tiered Underwriting….

Some Limited Benefit, HHC Only Plans

- **Just a Few UW Questions**
- **Limited Benefits & HHC Only**
- **Much Less Risk to Carrier**

Tier 1 Underwriting

- **Similar UW To HHC Only Plans**
- **Facility & HHC, $100 Daily Max. Limit**
- **No Inflation Available**

Some Larger Benefit, Full STC Plans

- **More UW Knockout Questions**
- **Larger, Comprehensive Benefits**
- **More Risk to Carrier**

Tier 2 Underwriting

- **LESS Knockouts Than Other STC Plans**
- **Full Benefits + Inflation Rider Available**
- **PLUS, 1st-Day Cash Built-In & MORE!**

Two-Tiered Offers the Best of Both Worlds!

22

Underwriting… Throw the Net Wide!

CLEAR FILTER

(Results for two criteria will be preserved)

Current Filters
1) ADL's
2) Alzheimer's

HEALTH CONDITION(S) OR SITUATION(S)*	TRUE FREEDOM HOME CARE PLAN	GTL SHORT-TERM HHC PLAN	OMNIFLEX™ STC PLAN	GTL HOME CARE SECURE SHORT TERM PLAN	GTL's CRITICAL CASH PLAN	AETNA RECOVERY CARE STC PLAN	GTL RECOVER CASH STC PLAN	TRADITIONAL LTCI PLANS &/OR HYBRID PLANS
Issue Ages?	18-99	61-85	45-89	45-89	18-84	50-89	40-84	18-79
State Availability (as of 09/07/2022):	Available In All 50 States	All States Except: CA,CT,FL,ME,MA, MN,NH,NJ,NM,NY,ND,UT,VT,VA,WA, WI	TBD	AL, AZ, AR,CO,GA,IL,IN,IA,KS,KY,LA,MI,MS,MO,NE,NC,OH,OK,PA,SC,TN,TX	All States Except: CA,CT,FL,GA,MA,NH, NY,PA,RI,UT,VA,VT	All States Except: AK,CA,CT,DC,FL,HI, KS,MA,ME,MN,ND,NH,NJ,NM,NY,PA, SD,VA,VT,WA	All States Except: AZ,CA,CO,FL,HI,IN, KS,ME,MD,MA,MN,NJ,NY,ND,SD,TX,UT,VT,WA,WI	Available In All 50 States
Need Assistance with ADL's, Receiving HHC Services or Living in an ALF, NH or some other care facility?	NO (Currently)	NO (Currently)	NO (Currently)	NO (12 Mos.)	NO (Currently, but ADL's not addressed)	NO (Currently)	NO (24 Mos.)	NO
Alzheimer's, Dementia, or Cognitively Impaired?	YES	NO (Currently)	NO (Currently)	NO (12 Mos.)	NO (10 Yrs. - But, "Cognitively Impaired" not addressed)	NO (36 Mos.)	NO (24 Mos.)	NO

45 Rows of Groups of Health Conditions that are Considered by Peripheral Plans….

23

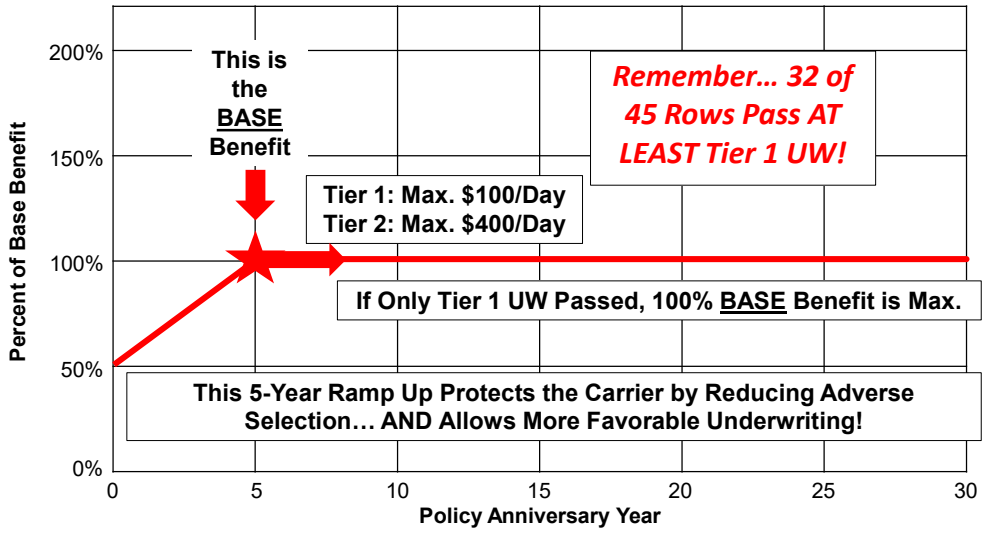
How Can We Throw The Net That Wide… With A Strong, Benefit-Packed Plan?

OmniFlex™
Short Term Care Plan

The Key Was What Years of Experience Had Taught Us About Protecting the Carrier….

24

The Unique Design Limits Adverse Selection….



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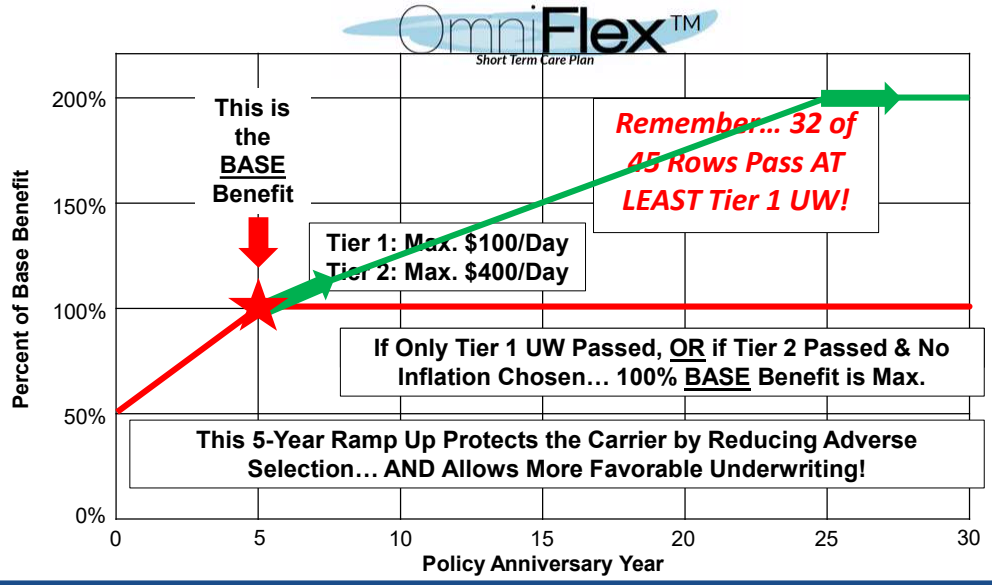
The Unique Design Limits Adverse Selection….



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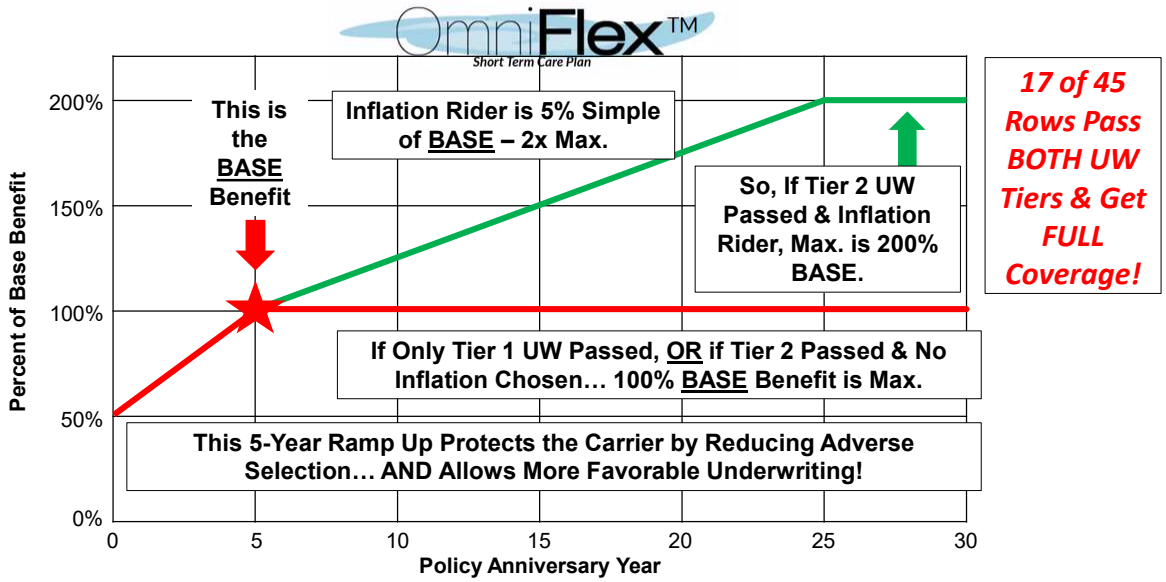
The Unique Design Limits Adverse Selection….



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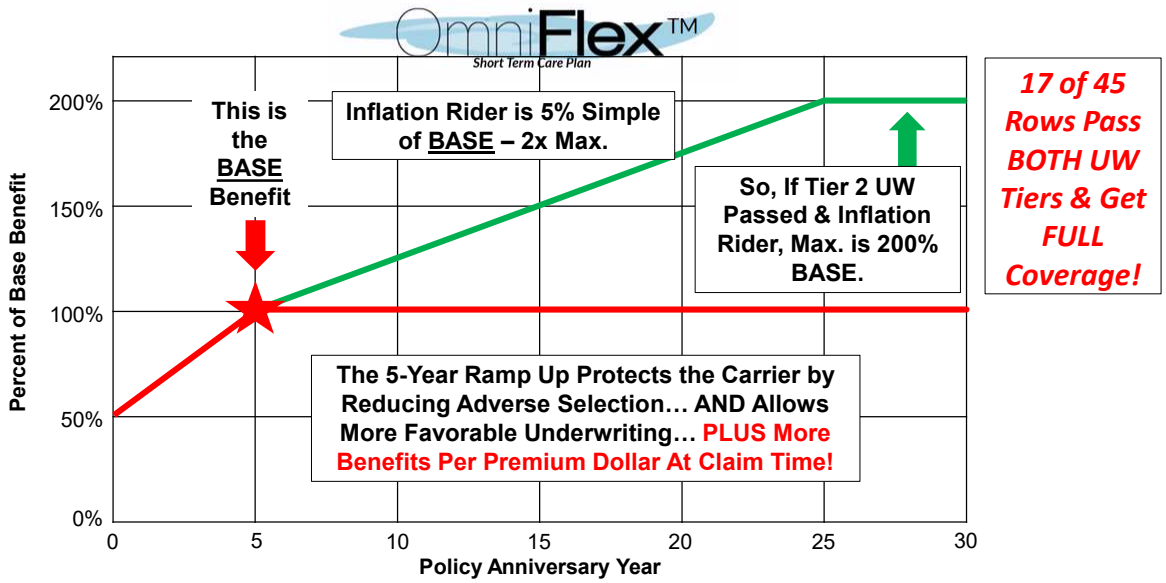
The Unique Design Limits Adverse Selection….



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It's About Benefits At Claim Time…

Side-by-Side ~ New OmniFlex STC & Aetna Recovery Care ~ Age: 61; State: IA

OmniFlex Plan: *Spouse Rate?: No; Tobacco?: No; Inflation?: No Inflation; Facility Benefit: $200 / 360 Day / 20 Day Elim.; Home Care Benefit: $300 / 360 Day / Zero Day Elim.; HI Benefit: $10 / 20 Days.*

AETNA Recovery Care Plan: *Spouse Rate?: No; Tobacco?: No; Inflation?: None Avail.; Facility Benefit: $200 / 360 Day / 20 Day Elim.; Home Care Benefit: $1,200/Week / 52 Weeks / Zero Day Elim.; HI Benefit: $10 / 20 Days.*

POLICY FEATURES / BENEFITS	AT ISSUE AGE AGE: 61		CLAIM AT 3 YEARS AGE: 64		CLAIM AT 5 YEARS AGE: 66		CLAIM AT 10 YEARS AGE: 71	
	OmniFlex	AETNA	OmniFlex	AETNA	OmniFlex	AETNA	OmniFlex	AETNA
Total Premium Paid	$1,114	$1,357	$4,457	$5,430	$6,686	$8,144	$12,258	$14,931
Prescription Drug Reimbursement (Per Year)	$300/Yr	$0	$300/Yr	$0	$300/Yr	$0	$300/Yr	$0
Facility Daily Benefit	$100	$200	$160	$200	$200	$200	$200	$200
Facility Benefit Available	$36,000	$72,000	$57,600	$72,000	$72,000	$72,000	$72,000	$72,000
Skilled HHC Daily Benefit	$150	$171	$240	$171	$300	$171	$300	$171
Skilled HHC Benefit Available	$54,000	$62,400	$86,400	$62,400	$108,000	$62,400	$108,000	$62,400
Home Health Aide Daily Benefit	$150	$171	$240	$171	$300	$171	$300	$171
Home Health Aide Benefit Available	$54,000	$62,400	$86,400	$62,400	$108,000	$62,400	$108,000	$62,400
Spouse, Family, Friends (Fast50) Daily Benefit	$75	$0	$120	$0	$150	$0	$150	$0
Spouse, Family, Friends (Fast50) Available	$27,000	$0	$43,200	$0	$54,000	$0	$54,000	$0
Hospital Indemnity Daily Benefit	$10	$10	$10	[illegible]	$10	[illegible]	[illegible]	[illegible]
Hospital Indemnity Benefit Available	$200	$200	$200	[illegible]	$200	[illegible]	[illegible]	[illegible]

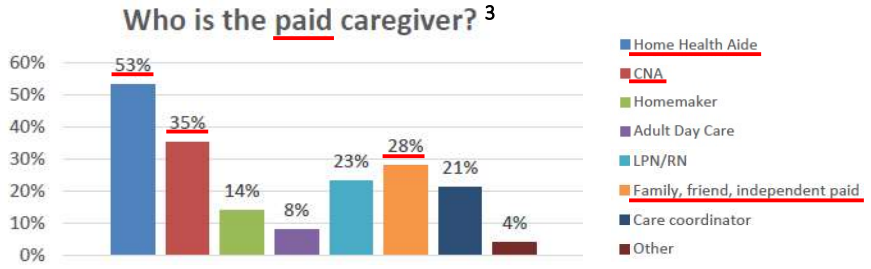
17.9% to 40% LESS Premium!

+73% HHC Pool!

29

OmniFlex Shines vs. HHC Only Plans… especially, Plans with Limited HH Aide & Family Benefits….

- From 2015 to 2020, the number of unpaid family caregivers increased from 43.5 million to 53 million (over 20% of the adult population).[1]
- 78% of adults living in the community needing long-term care have to depend on family and friends as their only source of help.[2]



[1] *"The State of Unpaid Family Caregiving in the U.S.," myLifeSite, Web, April 18, 2021.*
[2] *"14 Alarming Statistics About Caregiving," Bell & Associates Consulting, Web, January 11, 2022.*
[3] *CLTC Leadership Summit, September 12-13, 2022, Survey Analysis Conducted by ET Consulting, LLC.*

OmniFlex Short Term Care Plan

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It's About Benefits At Claim Time…

Side-by-Side ~ New OmniFlex STC & Mutual Custom LTCi ~ Age: 70; State: AR

OmniFlex Plan: *Spouse Rate?: No; Tobacco?: No; Inflation?: No Inflation; Facility Benefit: $300 / 360 Day / 20 Day Elim.; Home Care Benefit: $300 / 360 Day / Zero Day Elim.; HI Benefit: $0 / 0 Days.*

MoO Custom LTCi Plan*: *Spouse Rate?: No; Tobacco?: No; Inflation?: No; Facility Benefit: $10[illegible] / 750 Day / 30 Day Elim.; Home Care Benefit: $100 / 750 Day / 0 Day Elim.; HI Benefit: $0 / 0 Days.*

Up To 7.4% LESS Premium!

POLICY FEATURES / BENEFITS	AT ISSUE AGE AGE: 70		CLAIM AT 3 YEARS AGE: 73		CLAIM AT 5 YEARS AGE: 75		CLAIM AT 10 YEARS AGE: 80	
	OmniFlex	MoO LTCi	OmniFlex	MoO LTCi	OmniFlex	MoO LTCi	OmniFlex	MoO LTCi
Total Premium Paid	$3,086	$3,010	$12,346	$12,041	$18,518	$18,062	$33,950	$33,113
Prescription Drug Reimbursement (Per Year)	$300/Yr.	$0	$300/Yr.	$0	$300/Yr.	$0	$300/Yr.	$0
Facility Daily Benefit	$150	$100	$240	$100	$300	$100	$300	$100
Facility Benefit Available	$54,000	$75,000	$86,400	$75,000	$108,000	$75,000	$108,000	$75,000
Skilled HHC Daily Benefit	$150	$100	$240	$100	$300	$100	$300	$100
Skilled HHC Benefit Available	$54,000	$75,000	$86,400	$75,000	$108,000	$75,000	$108,000	$75,000
Home Health Aide Daily Benefit	$150	$100	$240	$100	$300	$100	$300	$100
Home Health Aide Benefit Available	$54,000	$75,000	$86,400	$75,000	$108,000	$75,000	$108,000	$75,000
Spouse, Family, Friends (Fast50) Daily Benefit	$75	$25	$120	$25	$150	$25	$150	$25
Spouse, Family, Friends (Fast50) Available	$27,000	$75,000	$43,200	[illegible],000	$54,000	[illegible],000	$54,000	$75,000
Hospital Indemnity Daily Benefit	$0	$0	$0	$0	$0	$0	$0	$0
Hospital Indemnity Benefit Available	$0	$0	$0	$0	$0			

+188% Overall Pool!

** The Mutual of Omaha Custom LTCi Plan has just ONE overall Pool of Money (shown above). At claim, Facility, HHC and Cash Benefits are subtracted from this one Pool of Money. By Contrast, OmniFlex has separate indemnity Benefit Days for both the Facility and HHC (not Fast50) portions (thus two separate "pools of money").*

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It's About Benefits At Claim Time…

Side-by-Side ~ New OmniFlex STC & Mutual Custom LTCi ~ Age: 70; State: AR

OmniFlex Plan: *Spouse Rate?: No; Tobacco?: No; Inflation?: 5%-FAC&HHC; Facility Benefit: $300 / 360 Day (w/5%) / 20 Day Elim.; Home Care Benefit: $300 / 360 Day (w/5%) / Zero Day Elim.; HI Benefit: $0 / 0 Days.*

MoO Custom LTCi Plan*: *Spouse Rate?: No; Tobacco?: No; Inflation?: No; Facility Benefit: $1[illegible] / 766.665 Day / 30 Day E[illegible]n.; Home Care Benefit: $150 / 766.665 Day / 0 Day Elim.; HI Benefit: $0 / 0 Days.*

Up To 9.5% LESS Premium!

POLICY FEATURES / BENEFITS	AT ISSUE AGE AGE: 70		CLAIM AT 3 YEARS AGE: 73		CLAIM AT 5 YEARS AGE: 75		CLAIM AT 15 YEARS AGE: 85	
	OmniFlex	MoO LTCi	OmniFlex	MoO LTCi	OmniFlex	MoO LTCi	OmniFlex	MoO LTCi
Total Premium Paid	$4,437	$4,573	$17,749	$18,292	$26,624	$27,438	$70,997	$73,168
Prescription Drug Reimbursement (Per Year)	$300/Yr.	$0	$300/Yr.	$0	$300/Yr.	$0	$300/Yr.	$0
Facility Daily Benefit	$150	$150	$240	$150	$300	$150	$450	$150
Facility Benefit Available	$54,000	$115,000	$86,400	$115,000	$108,000	$115,000	$162,000	$115,000
Skilled HHC Daily Benefit	$150	$150	$240	$150	$300	$150	$450	$150
Skilled HHC Benefit Available	$54,000	$115,000	$86,400	$115,000	$108,000	$115,000	$162,000	$115,000
Home Health Aide Daily Benefit	$150	$150	$240	$150	$300	$150	$450	$150
Home Health Aide Benefit Available	$54,000	$115,000	$86,400	$115,000	$108,000	$115,000	$162,000	$115,000
Spouse, Family, Friends (Fast50) Daily Benefit	$75	$38	$120	$38	$150	$38	$225	$38
Spouse, Family, Friends (Fast50) Available	$27,000	$115,000	$43,200	[illegible]15,000	$54,000	[illegible]15,000	$81,000	[illegible]15,000
Hospital Indemnity Daily Benefit	$0	$0	$0	$0	$0	$0	$0	$0
Hospital Indemnity Benefit Available	$0	$0	$0	$0	$0			

+88% /+182% Pool!

** The Mutual of Omaha Custom LTCi Plan has just ONE overall Pool of Money (shown above). At claim, Facility, HHC and Cash Benefits are subtracted from this one Pool of Money. By Contrast, OmniFlex has separate indemnity Benefit Days for both the Facility and HHC (not Fast50) portions (thus two separate "pools of money").*

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It's the Year to Help More People & Make More Money….

- OmniFlex is planned for an official launch in mid-February!
- Updated Pivot Presentation & InstaPivot UW tool before that!
- PLUS, look for another (2?) new STC plan(s), and a GREAT improved STC plan coming this year!
- PLUS, if lucky, we are trying to help develop a completely new LTCi concept design… crossing our fingers on that one!

OK… if we're talking about making money… let's give some away right now!

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- GoldenCare Rewards Program
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GoldenCare Insights – Success in 2023

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