



Not Contracted Yet? Call us today to boost YOUR sales! 800-842-7799
marketing@goldencareusa.com | www.goldencareagent.com

Why GoldenCare?

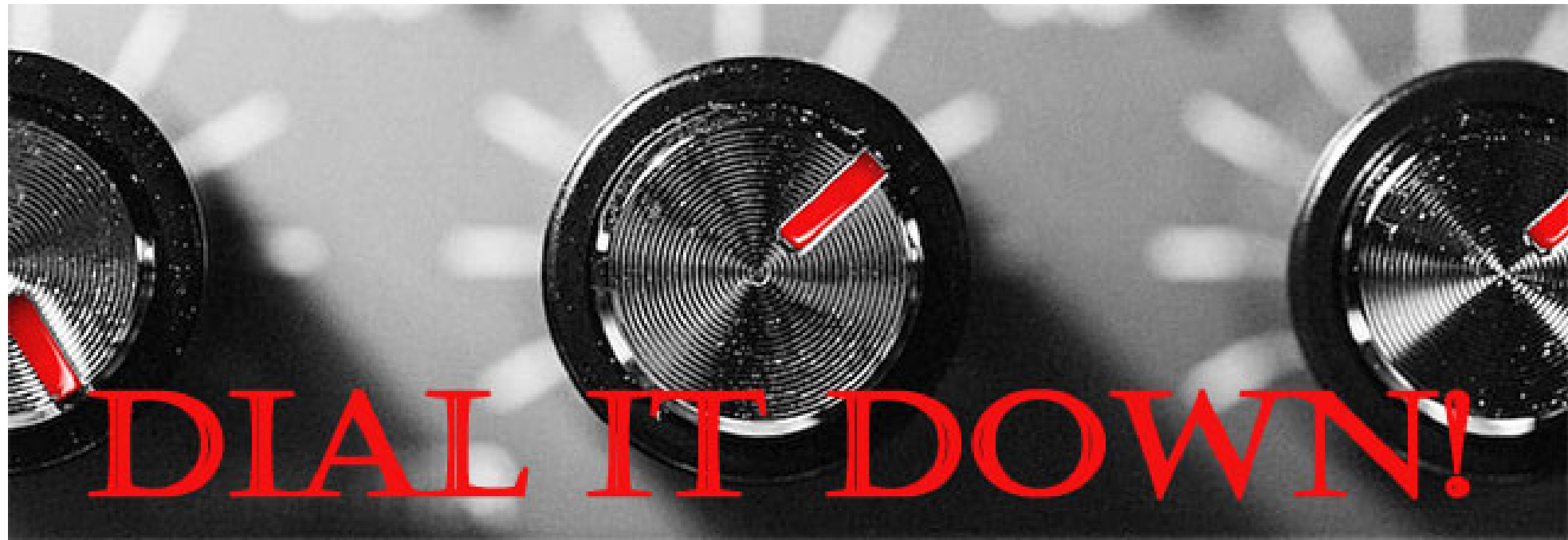
WELCOME!

Thank you for joining us!

*For audio, use your computer's speakers,
OR dial in using the number on your screen.*

- 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

NEW!! Dial It Down: Lower Inflation = Lower Cost



- The Need Hasn't Gone Away
 - *Any* Plan is Still A Good Plan
 - The LTC Cost Reality Isn't What You Think It Is
-



The Need Hasn't Gone Away:

The Old/New Reality

- Where we were, where we are
 - 90% of Prospect Pool STILL Hasn't Addressed LTC
 - Health Qualification more difficult than ever
 - Media coverage of LTC is not helping us
 - So, what do we do?
-



The Need Hasn't Gone Away:

New Strategies for a New Reality

- Client leverage is 1-2 pennies on the dollar
 - If \$1,500 each is what they can afford, let's make it work!
 - Make people feel more comfortable purchasing NOW rather than waiting longer
 - YOU are the *only* person offering to insure their retirement plan
-



Solving LTC at Age 60 – Three Views:

Lower Inflation Points

- 1 point = 20% premium difference
 - 18% of current sales use FPO or None
 - Guaranteed Upgrade Option
 - Only available on Custom Solution
 - Expires after 20 years or Age 75 (whichever is sooner)
 - 1% Inflation increases benefit by 1/3 in 30 years
 - 1.5% increases benefit by more than 50% in 30 years
-



Solving LTC at Age 60 – Three Views:

Lower Increments of .25

- .25 = 5.0% +/- increase/decrease in premium
- Average couples sale is \$4,500 – 5.0% savings is \$298
- .50 change is nearly \$600 a year in premium savings



Example:

Bob & Carol Davis

- Both Age 60, non-tobacco, Live in Arkansas
 - Neither have concerning health issues
 - \$4,500 budget available to solve LTC issue
-



Example:

Bob & Carol Davis – What does it really mean?

- 60 Year Old Couple, \$5,000/month, \$180,000 Policy Limit, 3% inflation: \$4,347/year
 - **Alternative 1:** 2% Inflation = \$3,577 (18%)
 - **Alternative 2:** 3% plus 20-Year Inflation Term = \$3,702 (15%)
 - All Partnership approved
-



Example: Bob & Carol Davis – Inflation/Partnership Table:

Alternative 1:
2% Inflation = \$3,577
(18% savings)

Alternative 2:
3% plus the 20-Year
Inflation Term = \$3,702
(15% savings)

MutualCare® Solutions - v3.60.0.0 - Inflation and Partnership Options

Inflation and Partnership Options

The client's premium is highlighted in the table below. To select a new Inflation Option, click on its premium.

Age: 60

%	Lifetime	20 Years	15 Years	10 Years
5.00%	\$2,807.38	\$1,978.04	\$1,667.49	\$1,288.11
4.75%	\$2,628.27	\$1,910.99	\$1,613.67	\$1,267.82
4.50%	\$2,459.76	\$1,835.12	\$1,562.50	\$1,249.29
4.25%	\$2,301.84	\$1,768.06	\$1,511.33	\$1,229.88
4.00%	\$2,155.38	\$1,708.96	\$1,462.80	\$1,211.35
3.75%	\$2,015.98	\$1,641.02	\$1,416.66	\$1,191.94
3.50%	\$1,886.29	\$1,580.14	\$1,372.66	\$1,173.42
3.25%	\$1,763.65	\$1,520.15	\$1,330.32	\$1,154.89
3.00%	\$1,654.61	\$1,459.27	\$1,288.41	\$1,135.48
2.75%	\$1,580.14	\$1,397.51	\$1,241.35	\$1,112.54
2.50%	\$1,513.09	\$1,343.70	\$1,205.18	\$1,089.60
2.25%	\$1,447.88	\$1,289.88	\$1,169.89	\$1,068.43
2.00%	\$1,386.05	\$1,236.06	\$1,136.36	\$1,047.25
1.75%	\$1,326.92	\$1,182.24	\$1,102.84	\$1,026.08
1.50%	\$1,269.51	\$1,133.13	\$1,071.07	\$1,005.79
1.25%	\$1,214.88	\$1,088.13	\$1,039.32	\$984.61
1.00%	\$1,162.83	\$1,048.14	\$1,009.31	\$965.21

Age: 60

%	Lifetime	20 Years	15 Years	10 Years
5.00%	\$4,737.30	\$3,364.33	\$2,835.85	\$2,190.22
4.75%	\$4,419.94	\$3,195.43	\$2,711.90	\$2,131.65
4.50%	\$4,121.64	\$3,038.79	\$2,593.39	\$2,073.08
4.25%	\$3,842.42	\$2,894.42	\$2,478.98	\$2,015.87
4.00%	\$3,582.26	\$2,748.67	\$2,367.29	\$1,961.39
3.75%	\$3,338.45	\$2,615.19	\$2,262.41	\$1,906.91
3.50%	\$3,110.98	\$2,480.34	\$2,160.26	\$1,853.79
3.25%	\$2,894.42	\$2,356.40	\$2,060.83	\$1,800.67
3.00%	\$2,695.55	\$2,243.35	\$1,966.84	\$1,747.55
2.75%	\$2,557.98	\$2,135.74	\$1,909.63	\$1,713.49
2.50%	\$2,429.94	\$2,040.39	\$1,853.79	\$1,679.45
2.25%	\$2,307.36	\$1,943.69	\$1,799.31	\$1,646.76
2.00%	\$2,191.58	\$1,860.60	\$1,747.55	\$1,614.07
1.75%	\$2,081.25	\$1,791.13	\$1,697.15	\$1,581.38
1.50%	\$1,976.37	\$1,723.03	\$1,646.76	\$1,550.04
1.25%	\$1,876.94	\$1,667.18	\$1,599.08	\$1,518.72
1.00%	\$1,782.96	\$1,612.70	\$1,552.77	\$1,488.75

"Partnership Qualified" Inflation Option

Available Inflation Option, but not "Partnership Qualified"

Arkansas

Minimum ages for "Partnership Qualified" Inflation Options can vary by state. Below is a summary.

% Inflation	Custom				Secure			
	LT	20	15	10	LT	20	15	10
5.00%	30	56	61	66	30	56	n/a	n/a
4.75%	30	56	61	66	n/a	n/a	n/a	n/a
4.50%	30	56	61	66	n/a	n/a	n/a	n/a
4.25%	30	56	61	66	n/a	n/a	n/a	n/a
4.00%	30	56	61	66	30	n/a	n/a	n/a
3.75%	30	56	61	66	n/a	n/a	n/a	n/a
3.50%	30	56	61	66	n/a	n/a	n/a	n/a
3.25%	30	56	61	66	n/a	n/a	n/a	n/a
3.00%	30	56	61	66	30	56	n/a	n/a
2.75%	30	56	61	66	n/a	n/a	n/a	n/a
2.50%	30	56	61	66	n/a	n/a	n/a	n/a
2.25%	30	56	61	66	n/a	n/a	n/a	n/a
2.00%	30	56	61	66	n/a	n/a	n/a	n/a
1.75%	30	56	61	66	n/a	n/a	n/a	n/a
1.50%	30	56	61	66	n/a	n/a	n/a	n/a
1.25%	30	56	61	66	n/a	n/a	n/a	n/a
1.00%	30	56	61	66	n/a	n/a	n/a	n/a

Minimum Age Required to be "Partnership Qualified"

Inflation Option is not available.



Strategies:

How To Maximize Savings With Custom Solution

- Ideal starting point: 3% Lifetime inflation
 - Relatively common; easier to compare to competitors
 - But not always in budget
- Lower inflation percentages:
 - Can help reduce premium
 - Automatically includes Buy-Up with no additional underwriting
 - May still qualify for state Partnership program



Strategies:

How To Maximize Savings With Custom Solution *(continued)*

- Shorter Inflation Term options:
 - reduce cost without sacrificing up-front benefit
 - Once on claim, less important to see continued growth
 - avoids paying for something providing little value later on
- Lower Coverage Percentage for Assisted Living Facility
 - Average ALF costs are often 50% of semi-private NH rooms

Mutual of Omaha's Cost-of-Care Study

	Home Health Care				Assisted Living Facility		Nursing Home			
	Home Health Aide		LPN	RN	One Bedroom Unit		Semiprivate Room		Private Room	
	Per Hour	Per Year	Per Hour	Per Hour	Per Month	Per Year	Per Month	Per Year	Per Month	Per Year
NATIONAL	\$24.45	\$55,941.60	\$130.28	\$136.59	\$4,724.48	\$56,697.48	\$7,621.20	\$91,454.40	\$8,768.10	\$104,137.20



GoldenCare Can Help!

If you need assistance with plan design, or keeping costs within the clients' budget, remember...

We do this everyday!

- Give us a call: **800.842.7799**
- Send us an email: marketing@goldencareusa.com
- Submit your quote request through our website:



www.goldencareagent.com



In Summary:

The REAL Reality

- Where we were, where we are
 - 90% of Prospect Pool STILL Hasn't Addressed LTC
 - That prospect pool is 100 Million people
 - Health Qualification solutions now available
 - Media coverage of LTC is not helping us
-



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Why GoldenCare?

*Thank you for
joining us today!*

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

Watch your inbox for our email!

- 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

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