

Spring/Summer 2018



Planning Today For A Secure Tomorrow

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Consumers today have more choices than ever before when it comes to funding potential long-term care services. While other funding vehicles may be effective solutions for some people, a traditional Long-Term Care insurance policy continues to be the best option for many of your clients.

Traditional Long-Term Care insurance is often less expensive, despite providing benefits more comprehensive and generous than hybrid policies.

(Continued on Page 2)

10700 Old County Road 15, Ste 450 | Plymouth, MN 55441

Toll Free: 800-842-7799 | Local: 763-525-1111 | Fax 866-863-8608 | www.goldencareagent.com

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Over the years, GoldenCare's portfolio of insurance products has expanded to include supplemental product lines, in an effort to help our agents see success at nearly every client appointment. However, our focus and passion remains on traditional Long-Term Care insurance.

Traditional LTCi was *built* to cover long-term care costs. It is considered "pure insurance," and offers the best dollar leverage for risk.

This type of coverage is a very important part of planning for one's future care needs. Many believe the Long-Term Care insurance industry is in a position to see rapid growth. Particularly as the Boomer age wave crests and government entitlement programs implode due to trillions of dollars of unfunded liability.

As public awareness increases with renewed emphasis on education and more frequent mainstream media appearances — already we have seen increases in demand.

Despite this, consumers still mistakenly believe LTCi is "Nursing Home insurance." In truth, most plans today are designed to help folks stay *out* of the nursing home. And insurance agents - YOU - are the key in educating clients and changing public perception.

A recent *Advisor Magazine* article¹ featuring Jesse Slome, executive director of the American Association for Long-Term Care Insurance (AALTCI), provides much-needed perspective. When compared to the potential dollar amounts paid during claim, Long-Term Care insurance premiums, even paid over 30+ years, can seem inconsequential.

"A single long-term care insurance policyholder claim has exceeded two million dollars (actually \$2.6M for a female). The largest claim still being paid to a male policyholder reached nearly \$1.6 million. Why is this important? First, it's the first time we've seen a single claim in excess of \$2 million. Second, because consumers mistakenly perceive this protection in 'investment' terms ... will I get my money back? Advisors need info like this to tell the story properly! When it comes to LTC insurance (or most insurance for that matter) some will get NO benefit ... some will get SOME benefit ... and a few will get HUGE benefit."¹

Jesse Slome's recap of typical insurance benefit payout is especially insightful. In addition to those impressive statistics on ever-increasing claim dollar figures, a *Financial Advisor* article² (also featuring Jesse Slome) explains that the overall payment of LTCi benefits continues to grow:

"U.S. long-term-care insurance companies paid out \$9.2 billion in benefits to 295,000 recipients last year, up 6 percent from \$8.65 billion a year earlier, according to the American Association for Long-Term Care Insurance. 'The total of all benefits paid increased as did the number of long-term-care insurance policyholders on claim,' said Jesse Slome ... 'Long-term-care insurance provides more than just money,' Slome said. 'It's as much about having control and choices, while protecting your retirement plans and lifestyle.'"²

¹ Slome, Jesse "Largest LTCi Claim Exceeds \$2 Million," *Advisor Magazine*, <https://www.lifehealth.com/largest-ltci-claim-exceeds-2-million/>

² Riley, Jadah "LTC Insurance Payouts Increased 6 Percent In 2017," *Financial Advisor*, <https://www.fa-mag.com/news/9-2-billion-paid-in-long-term-care-claims-in-2017-36906.html>

The stats on the previous page only serve to reinforce GoldenCare's commitment to the Long-Term Care insurance market. We want to lend our market knowledge, experience and expertise to help you help your clients.

In this edition of the Gazette, we feature one of our most popular insurance companies and their cutting-edge LTCi product. We will also share plan-design strategies, techniques for building customized quotes for your clients, along with quoting tips from our pros.

Of the relatively few insurance companies still offering Long-Term Care insurance, our confidence and trust is with Mutual of Omaha.

The Long-Term Care insurance plans offered by Mutual of Omaha acknowledge a realistic progression of care. Throughout a typical claim, the need for long-term care services may increase, which often means increased costs. The Cash Benefit built-into Mutual of Omaha's LTCi policies gives clients the flexibility to control how their LTCi benefits are spent.

Mutual of Omaha recently analyzed their own claim payment history, and the results speak volumes. Below are a summary of the findings:³

- Mutual of Omaha Insurance Company sold its first Long-Term Care insurance policy in 1987
- Since then, they've paid out over \$1.1 billion in benefits to their Long-Term Care policyholders
- In 2017 alone, they paid \$108 million in Long-Term Care benefits. That's an average of \$9.0 million per month
- Each week, Mutual of Omaha processes over 600 Long-Term Care insurance claims
- Currently, they provide Long-Term Care coverage to over 163,000 individuals



³ Mutual of Omaha, "Understanding the Long-Term Care Claims Process," Form 99703, page 3. April 2018

During claim analysis, Mutual of Omaha also noted surprising usage levels of the Cash Benefit as opposed to reimbursement benefits. The preference for Cash was unbelievable!

This reiterates just how important it is for a long-term care insurance policy to include some kind of cash or indemnity benefit for informal care. After all, the large majority of people would prefer to receive care in their home, where they are most comfortable, being cared-for by people they know and trust.

Cash makes all the difference, allowing an insured to pay a spouse, family or friends for informal care provided in the home.



Mutual of Omaha



There are many aspects of Mutual of Omaha that set it apart from the competition, and make it one of the top choices of consumers:

- ✓ Strong Financial Ratings: A.M. Best Affirmed Omaha's **A+ (Superior)** rating 01/2018.
- ✓ Custom Solution has a **built-in 40% First-Day Cash Benefit** for informal care.
- ✓ The Custom Solution plan has some of the **greatest flexibility** in the LTCi industry, including:
 - 1% to 5% Compound Inflation with Guaranteed Buy-Up
 - 200% Professional HHC Option
 - Unique Spouse Security Benefit (pays benefits for Uninsured Partner)
- ✓ According to a 2017 LIMRA report, Omaha is currently **the largest writer** of long-term care insurance (brokerage).
- ✓ Omaha offers a rich, **100+ year history** in the insurance market!



With the sheer flexibility of the MutualCare® Custom Solutions policy, you may be left wondering whether the benefit levels and features chosen are a good starting point. **You are not alone!**

You may not work with Long-Term Care insurance every day, but *we do!* We are happy to share some of what we have learned!

In the following pages, we will provide some Pro-Tips on customizing plan designs and utilizing the industry-best quoting software.



Strategic Guide to Customizing Mutual of Omaha Long-Term Care Insurance Quotes



Download the MutualCare® Solutions Quoting Software: www.goldencareagent.com/software-download/

The download can normally be completed within minutes. Follow the prompts through the download process. Once finished, look for the MutualCare Solutions shortcut on your desktop.

When updates become available, a yellow notification button will appear in the upper right corner of the open software. By clicking, you can initiate the update. The full update will begin the next time you open your software.

Determine Health Rating/Class:

For Class, Mutual of Omaha recommends starting quotes at Select health. Rest assured, if the underwriter determines that your client qualifies for Preferred rates, the discount will automatically be given. While quoting, if health history, diagnosed conditions and medications are known, you may click the Guide button along the top of the software to access Omaha's Product & Underwriting Guide.

For help evaluating the health classification for quotes, you may also email information to LTCunderwriting@mutualofomaha.com. **NOTE: Do not include client names or social security numbers.** Emailed inquiries will be answered within four hours. Those submitted after 5:00 pm will be answered early the following morning.



Choose a Monthly Benefit:

Mutual of Omaha's LTCi policies use Monthly Benefits (Daily Benefit X 30 Days in a Month). Not sure where to start? Refer to average care costs in your clients' resident state. Access **Mutual of Omaha's Cost-of-Care Study; The Cost of Long-Term Care Services** on www.goldencareagent.com, by choosing "Cost of LTC Services" from the Products drop-down menu.

Remember, the average care cost won't necessarily equal the Monthly Benefit. In most instances, clients will have other sources of income that can help cover care costs during claim. To help keep premiums reasonable, we suggest using a Monthly Benefit equal to 60% - 70% of the average cost of care.

Choose a Benefit Period/Policy Limit:

Mutual of Omaha's Custom Solution policy allows you to select a Policy Limit, between \$50,000 and \$500,000, in increments of \$500 (Monthly Benefit X Number of Months in Benefit Period provided).

Not sure where to start? Refer to reliable statistics on average length care if needed.

According to the U.S. Department of Health and Human Services, women need care longer (3.7 years) than men (2.2 years).¹ Starting with a 3-year (36-month) benefit period is often a good plan.

¹ <https://longtermcare.acl.gov/the-basics/how-much-care-will-you-need.html>

Choose an Inflation Rider:

Mutual of Omaha's Custom Solution plan offers compound inflation riders between 1% and 5% (in .25% increments), with Inflation Terms ranging from 10-Years, 15-Years, 20-Years, or Lifetime benefit growth. This means your client has up to 69 inflation options to choose from!

But don't let the sheer flexibility overwhelm you. Not only can these options help to reduce premium, but many states have also approved several lower/shorter options for their state's Partnership Program.

Our recommendation is to begin with 3% Compound Lifetime inflation. Especially in a competitive situation, this is a commonly offered option that would allow for a more accurate comparison.

You now have a strong, well-rounded long-term care insurance quote customized for your client(s)!

Although this may be a great conversation-starter, keep in mind that all clients are different, have unique circumstances, and may have had personal experience with costs/facilities that deviate from LTC industry "averages."

If you have any questions, or need additional help with developing an effective plan design for your clients, call GoldenCare at 800-842-7799 and speak with a Marketer.

Quick Tips - Quoting with MutualCare® Solutions Software

Quoting Tip #1:

Scenario: You are running long-term care insurance quotes for a client using the Custom Solution plan. The MutualCare® Solutions software makes it easy... but you can't quite get the quote to match a competitor's.

"Why does it show '3.1 years? I want an even 3 years."

Quoting "apples to apples" - or as close as possible in today's market - eliminates the need for an additional explanation, and makes the concept easier for your clients to understand.

Did You Know:

 — You can use the small down-arrow next to the Policy Limit field to select from numerous options

 — Choose the "..." button instead and have access to even more options.

Best yet, you can simply **TYPE** the desired Policy Limit amount into the blank!

For example, if you want a 3 year plan with a \$4,500 Monthly Benefit, type \$162,000 for the Policy Limit.

Select Your Maximum Monthly Benefit and Policy Limit			
	Monthly Benefit	Policy Limit	Years
	\$ 4,500 	\$ 112,500 	2.08 
	\$ 4,500 	\$ 162,000 	3.00 
	\$9,000 	\$274,500 	

Quoting Tip #2:

Scenario: You're working with a couple in which the male is age 76 and the female is age 64. Both are in good health, but the premiums for the male are 75% higher than the female's!

Working to stay within budget, *how can you adjust benefit options for each applicant in order to keep the overall premium within reason?*

Sex   The MutualCare® Solutions software allows a husband and wife to be quoted simultaneously, however the icon color is not indicative of gender. These icons simply differentiate what option(s) are being quoted for each applicant.

Did You Know:

The MutualCare® Solutions software allows you to quote different benefit options for each applicant?

Select Your Maximum Monthly Benefit and Policy Limit			Elim 	
	Monthly Benefit	Policy Limit	Years	
	\$ 6,000 	\$ 216,000 	3.00 	0 Days <input type="radio"/>
	\$ 3,000 	\$ 90,000 	2.50 	30 Days <input type="radio"/>
	\$9,000 	\$306,000 		60 Days <input type="radio"/>
				90 Days <input checked="" type="radio"/>
				180 Days <input type="radio"/>
				365 Days <input type="radio"/>
				(Optional) HHC Waiver <input checked="" type="checkbox"/>

Benefit elections for the red icon are automatically applied to both. You may then change the selection for the blue icon, if something different is desired.

Note, later changing the selection for the red icon again will automatically change that option for both.

This strategy can be used anytime to reduce premium, but is especially useful when working with age-disparate couples. It can also be helpful when quoting a couple, each with different health ratings (*particularly when one is rated Class 1 and has limits imposed on the maximum benefits allowed*).

Quoting Tip #3:

Scenario: Despite discussing the importance of Long-Term Care insurance during every client meeting, it seems weeks have passed since you have opened the quoting software. The clients you're working with now are interested and have inquired about cost.

How can you be sure your quote reflects current and correct premiums?

If running quotes with the MutualCare® Solutions software, there's no more second-guessing! The software shows you whether you're using the latest version!

Did You Know:

When updates to the MutualCare® Solutions software become available, the yellow notification button (below) will appear in the far upper-right corner of your open software. By clicking, you can initiate the update. The full update will begin the next time you open the software.



Once the update is complete, the button will return to "Software is Current."

As of 5/21/2018, the latest version of the MutualCare® Solutions software is **v3.52.0.0**, as a result of changes made to the Mutual of Omaha Product & Underwriting Guide.

Quoting Tip #4:

Scenario: You are sitting with clients, building a Long-Term Care insurance plan in the MutualCare® Solutions software. Your clients appear healthy, although a little heavy. And they mention the name of a prescription medication being taken daily.

How can you quickly determine whether build or medication(s) will be an issue?



Don't worry about searching for your Underwriting Guide booklet, or even pausing to make a phone call. **You can use the Underwriting Guide within the software to answer these kinds of questions!**

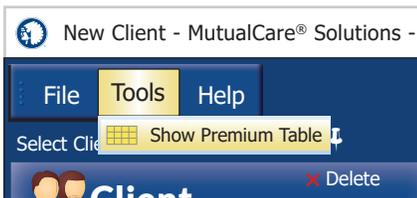
In the upper-right corner, click the **"Guide"** button. An image of Mutual of Omaha's latest Product & Underwriting Guide will appear. Simply click to open the full PDF.

As of 5/21/2018, the latest version of the MutualCare® Solutions software is **v3.52.0.0**, as a result of changes made to the Mutual of Omaha Product & Underwriting Guide.

Quoting Tip #5:

Scenario: You've met with a prospect showing great interest in Omaha's Custom Solution long-term care insurance. She is set on plan design, but wants to meet again to discuss cost, explaining her husband will be there and is also interested. But she never disclosed her husband's age.

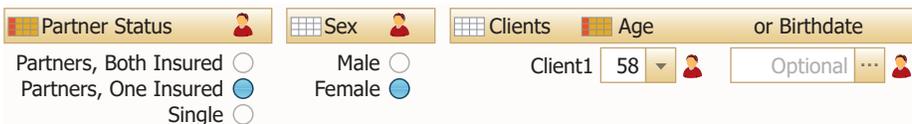
Knowing how much the marital discount can impact premiums, *how do you go to the meeting prepared with accurate pricing?*



Did You Know:

The MutualCare® Solutions software includes the option to show **All-Ages quotes using premium tables?** To turn this option on, click the Tools button in the upper-left corner and click "Show Premium Table" from the drop-down.

Small grid icons will appear next to options within the software. Simply click to include alternate pricing in the premium tables.



Your software should now show the "Premium Pivot Table" at the very bottom. If not visible, either use the scroll bar or open your software full-screen.

Premium Pivot Table			
Drop Column Fields Here			
Age	Partners	Sex	Premium Total
58	Partners, Both Insured	Male	899.27
		Female	1,430.73
	Partners, One Insured	Male	1,091.97
		Female	1,737.31
	Single	Male	1,284.67

Bonus Tip:

The MutualCare® Solutions software allows you to export these premium tables to Microsoft Excel. Click anywhere within the premium tables, and begin typing the word “excel.” If you have Microsoft Excel installed on your computer, this action will automatically open that program with Omaha’s pricing information included.

Now you can print and take the All-Ages quote with you to your meeting!

Quoting Tip #6:

Scenario: The clients you’re meeting with are planning their retirement and are considering Long-Term Care insurance to achieve their goals. They also wish to leave an inheritance to their adult child, which means they place great importance on the dollar-for-dollar asset protection afforded by their state’s Partnership Program.

Mutual of Omaha’s Custom Solution plan offers so many inflation options, how can you be sure the option elected will meet Partnership requirements based on their ages?

This information is readily accessible through the MutualCare® Solutions software, using the “**Pick Inflation**” button: 

The resulting popup shows information accurate to the state and the client **Age(s) / Birthdate(s)** entered.

In the larger left section of the popup box, inflation percentages and Inflation Term options meeting Partnership qualifications will be highlighted in green. Clicking on the premiums within the grid will change the elections on the software.

In the smaller right section, the minimum ages for “Partnership Qualified” inflation percentages and Inflation Term options are shown.


MutualCare® Solutions - v3.52.0.0 - 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: 62



Age: 56

%	Lifetime	20 Years	15 Years	10 Years
5.00%	\$1,634.42	\$1,236.16	\$1,047.10	\$816.09
4.75%	\$1,539.33	\$1,188.06	\$1,013.54	\$802.11
4.50%	\$1,449.83	\$1,144.99	\$980.54	\$788.68
4.25%	\$1,364.81	\$1,101.92	\$948.66	\$775.26
4.00%	\$1,284.82	\$1,058.29	\$917.89	\$762.39
3.75%	\$1,209.87	\$1,014.10	\$888.25	\$748.97
3.50%	\$1,138.28	\$976.07	\$859.16	\$736.11
3.25%	\$1,071.16	\$937.47	\$830.64	\$722.68
3.00%	\$1,007.95	\$898.32	\$802.67	\$710.38
2.75%	\$966.55	\$865.31	\$780.29	\$696.95
2.50%	\$926.84	\$825.60	\$757.92	\$684.08
2.25%	\$888.25	\$797.07	\$735.55	\$671.22
2.00%	\$851.33	\$763.51	\$714.29	\$658.36
1.75%	\$816.09	\$734.99	\$693.60	\$646.05
1.50%	\$781.97	\$707.02	\$673.46	\$633.75
1.25%	\$749.53	\$678.49	\$654.44	\$622.00
1.00%	\$718.21	\$658.36	\$634.86	\$610.25

%	Lifetime	20 Years	15 Years	10 Years
5.00%	\$2,646.13	\$1,517.54	\$1,275.24	\$978.75
4.75%	\$2,422.33	\$1,465.90	\$1,226.78	\$960.26
4.50%	\$2,231.68	\$1,406.59	\$1,180.24	\$941.13
4.25%	\$2,055.06	\$1,353.03	\$1,134.96	\$923.28
4.00%	\$1,891.82	\$1,298.83	\$1,090.97	\$904.78
3.75%	\$1,740.71	\$1,243.37	\$1,048.88	\$886.93
3.50%	\$1,599.79	\$1,192.99	\$1,006.81	\$868.44
3.25%	\$1,469.08	\$1,140.70	\$965.36	\$850.59
3.00%	\$1,349.21	\$1,092.24	\$925.82	\$832.73
2.75%	\$1,277.79	\$1,043.79	\$899.69	\$814.88
2.50%	\$1,210.84	\$998.51	\$872.90	\$797.02
2.25%	\$1,147.08	\$952.61	\$848.03	\$779.81
2.00%	\$1,087.15	\$913.71	\$823.17	\$762.59
1.75%	\$1,029.12	\$868.44	\$799.58	\$746.65
1.50%	\$975.56	\$835.92	\$775.98	\$730.71
1.25%	\$924.55	\$797.02	\$753.67	\$714.14
1.00%	\$875.45	\$762.59	\$731.35	\$698.84

“Partnership Qualified” Inflation Option

Available Option, but not “Partnership Qualified”

Missouri

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

%	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%	61	61	61	66	n/a	n/a	n/a	n/a
2.50%	61	61	61	66	n/a	n/a	n/a	n/a
2.25%	61	61	61	66	n/a	n/a	n/a	n/a
2.00%	61	61	61	66	n/a	n/a	n/a	n/a
1.75%	61	61	61	66	n/a	n/a	n/a	n/a
1.50%	61	61	61	66	n/a	n/a	n/a	n/a
1.25%	61	61	61	66	n/a	n/a	n/a	n/a
1.00%	61	61	61	66	n/a	n/a	n/a	n/a

Minimum Age Required to be “Partnership Qualified”

Inflation Option is not available.

Quoting Tip #7:

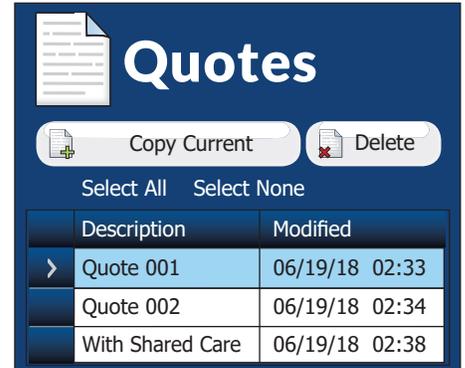
Scenario: Your clients are considering a Custom Solution long-term care insurance plan with Mutual of Omaha, but are weighing cost and benefit between several different plan designs. The couple may decide on any of the options.

How can you quickly and easily compare each plan design, and prevent yourself from having to re-build the plan design they choose?

Use the “Quotes” section within your software!

Found just below your Agent information, this software feature allows you to easily keep track of different plan designs, toggle between each to show the impact on cost, and have the ability to save many different quote options for one client/couple.

By default, Quote 001 will appear in this section when you create a new client. Enter your client information and build your initial quote.



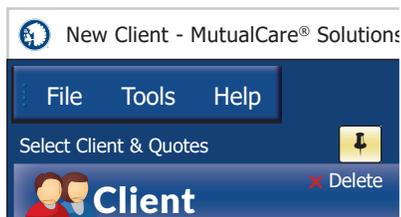
By clicking “Copy Current,” Quote 002 will be created with benefits identical to the original quote. Any changes made in the benefit selection screen of Quote 001 will not affect the benefits in Quote 002, and vice versa.

Clicking on each Quote in the list will change the benefit selection screen to reflect that plan design. Whether you simply add a rider, or completely change the coverage levels, each Quote will retain the benefit information once saved - even after closing the program!

Plus you can highlight the “Quote 001” text and rename the quote for easy recognition!

Quoting Tip #8:

Scenario: Everyone seems to be looking for larger screens these days. If you’re working on a computer with a relatively small screen (or simply need to declutter the space you have), make the most of your workspace using this tip!



The MutualCare® Solutions software allows you to pin the blue Client/ Agent column to the left side of the software window. As long as the pin is vertical, your blue column will remain visible. If clicked, the blue column will shrink and turn dark red, indicating that the column is pinned to the left. On hover, the blue column will temporarily become visible in order for changes to be made.

There’s more where that came from!

At GoldenCare, Long-Term Care insurance is our area of expertise. Our marketers know the insurance industry inside out and backwards, and will make every effort to help you succeed.



Call today at 800-842-7799 and speak with a marketer. Let us share our knowledge and experience, so we can help YOU succeed!



Jon Randall Regional Director

GoldenCare Team Member since 2000

The importance of Long-Term Care became glaringly evident to Jon when his first wife was diagnosed with terminal cancer. Since she did not have a Long-Term Care insurance policy, Jon and his Mother-in-Law became her primary caregivers. Realizing the difficulty of caring for a loved one, Jon joined his brothers Mark and Tom (both nationally recognized LTC experts) in the LTCi industry.

Jon has been specializing in sales and marketing within the LTCi and senior-market arena since he joined GoldenCare in 2000. He has recruited, trained and managed hundreds of agents in many states. He continues conducting educational seminars to brokers, agents, financial planners and consumers about the importance of buying and selling Long-Term Care insurance solutions.

Fun fact about Jon: Jon enjoys the outdoors and was an avid hunter. In more recent years, above anything else, Jon now prefers boating with family and friends on the river. Whether in or out of the office, Jon's sense of humor definitely keeps things interesting!

To learn more about Jon, find him in our Directory on www.goldencareagent.com, OR simply type www.goldencareagent.com/jr-bio/ into your browser's address bar!

Mutual of Omaha LTC Marketing Credits

EARN YOUR CREDITS — You'll automatically start earning marketing credits on your fifth LTCi application submitted and placed after **November 1, 2017**. You will continue earning credits for each additional application placed by **September 30, 2018**.

It's like cash in your pocket, able to be used for all kinds of business-building activities. Each marketing credit equals \$1. In addition, there's no limit to the number of credits you can earn.

For more information, visit Sales Professional Access (www.mutualofomaha.com/broker).

Do you want to maximize your summer earnings?

Check out the insert for details on GoldenCare's summer Gift Card sales promotion, taking place now through the end of September. It pairs perfectly with Mutual of Omaha's LTC Marketing Credits Program!



Follow GoldenCare on Social Media!



Presorted
First Class
U.S. Postage
PAID
Hopkins, MN
Permit #1153

Planning Today For A Secure Tomorrow



What we offer...

- Built with experience
- Driven by innovation
- Dedicated to each agent's needs
- Innovative Products
- Personal Service
- Advanced Technology
- Sales Training



GOLDENCARE
Planning Today For A Secure Tomorrow

AN INTEGRITY COMPANY

SUMMER STACK - 'EM

GoldenCare's summer Gift Card promotion pairs perfectly with Mutual of Omaha's Marketing Credits Program!

The MutualCare® Custom Solution plan is one of the most competitive, flexible LTCi plans on the market, underwritten by Mutual of Omaha Insurance Company, a name your clients know and trust.



Amazon.com Gift Cards*

Now through September 30, 2018:

First Five Issued Applicants (1 - 5):

Earn a **\$100** Amazon.com Gift Card* for each of the first **FIVE** issued Custom Solution LTCi applicants with Mutual of Omaha.

PLUS - applications also count toward minimum qualification (5 apps) to start earning Mutual of Omaha Marketing Credits!†

Earlier Mutual of Omaha LTCi cases already issued this year? Participating in both programs, you'll really maximize your summer earnings!

Issued Applicants Six Through 10 (6- 10):

Earn a **\$50** Amazon.com Gift Card* **AND** Earn Mutual of Omaha Marketing Credits† (1% of Annualized New Business Premium) for each issued Custom Solution LTCi applicant.

All applications for the GoldenCare promotion must be written between 07/01/2018 and 09/30/2018.

GoldenCare's Amazon.com Gift Card Incentive: Prizes awarded only on first ten approved applicants written during the promotion period. To qualify, coverage must ultimately be issued and accepted, with Annualized Premium per Applicant averaging no less than \$1,000. This promotion is considered a courtesy incentive offer and final qualification criteria, agent participation and all contest decisions rest solely with GoldenCare USA. You must be a GoldenCare Appointed Agent to participate and collect your prize(s). Does not apply to captive agents/agencies, and certain MGA's or GA's. Contest rules may change without notice. Some restrictions may apply. For complete Rules & Conditions, visit: www.goldencareagent.com/promo/.

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†Mutual of Omaha Marketing Credits Program: You'll automatically start earning marketing credits on your fifth LTCi application submitted and placed after 11/01/2017, and will continue earning credits for each additional application placed by 09/30/2018. Marketing Credits are payable at 1 percent of Annualized New Business Premium (ANBP). One marketing credit equals \$1. Additional details about the LTC Marketing Credits Program can be found in the Sales & Marketing tab on Sales Professional Access (mutualofomaha.com/broker).

10700 Old County Road 15, Ste 450 | Plymouth, MN 55441

Toll Free: 800-842-7799 | Local: 763-525-1111 | Fax 866-863-8608 | www.goldencareagent.com

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LTC CEO

Office, Home and Internet Selling Tools

- Presentations
- Calculators
- Making Decisions
- Internet Selling
- Perfect Portfolio
- Resources

Long-Term Care Insurance Agents: Shout Hurrah!

GoldenCare is pleased to announce the latest update to our exclusive *LTC CEO Office, Home and Internet Selling Tools* software is now available.

This is the *complete sales toolkit*, loaded with the most powerful sales and training tools tools to help you succeed in selling Long-Term Care insurance and other Perfect Portfolio products.

Here are just some of the exciting new features we've added with this update:

- Updated Medicaid Calculator
- Updated Infographics for online & social media marketing
- Updated Consumer Brochures and Presentations
- **NEW!** 2018 Medicaid State Numbers
- **NEW!** 2017 Medicare, Medicaid, VA Resources at your fingertips!
- **NEW!** Decision Sales Tips to help you overcome client objections
- **NEW!** Special *Sales Strategies* Pre-Recorded Training Videos

Current LTC CEO Software Users: Double-click the "Check for Updates" button in the LTC CEO Utilities folder on your desktop and the update will automatically launch.

New to LTC CEO? Contract through GoldenCare or write a piece of business to receive your copy of the LTC CEO *free of charge*. Or purchase the Selling Tools for \$29.99 for immediate access by clicking "LTC CEO" under "Valued-Added Differences," within the *Why GoldenCare* tab of www.goldencareagent.com.

Get your copy today and take advantage of all the hottest new features of LTC CEO Office, Home and Internet Selling Tools!