

Not Contracted Yet? Call us today to boost YOUR sales!



**800-672-7202**

Western half of USA (+MI, ME, NH, NY & VT)  
[Marketing@WhyAIM.com](mailto:Marketing@WhyAIM.com)

**800-842-7799**

Eastern half of USA  
[Marketing@GoldenCare USA.com](mailto:Marketing@GoldenCare USA.com)



# LTC vs Hybrid

## *Designing The Alternative Plan (Part 2)*



*Special Guest Presenter:*  
**Jeff Clark**  
**Regional Director, GoldenCare**

## Check Out Our “Coronavirus 6-Pack!”



- *Statistics on the impact coronavirus has had on Nursing Homes and receiving care*
- *Wall Street Journal Article by Stephen A. Moses*
- *Coronavirus & Long-Term Care White Paper, Margie Barrie*
- *Underwriting ramifications*
- *Scripts to help you address client concerns and close more sales!*
- *Conversation starters*

<https://goldencareagent.com/6pack/>

A pair of red boxing gloves hanging on a wall. The gloves are made of leather and have white laces. They are hanging from a metal ring or chain. The background is a light-colored wall.

## TWO OPTIONS

Traditional LTC or Hybrid

---

If Hybrid,  
***Let me show you a better way to  
accomplish this & build it.***

***This is how you sell it***

# CHANGE YOUR MINDSET

No More Bundling!



It has been ingrained in us:  
*"You'll save more when you bundle!"*

- Home & Auto
- Telecom Services
- Banking Services
- Debt/Student Loans
- Travel & Hotel
- Sales, Coupon & Shipping

**For senior insurance, this may actually be a disservice!**





# Mutual LTCi vs OneAmerica\*

**Benefits:** \$166K Death Benefit, 3% Compound  
(33 month) \$166K/\$5K Max/Monthly LTCi Benefit

*Married Couple: Male (65) & Female (60), Standard Health*

Combined Annual Premium

OneAmerica (AOB only 3%) **\$10,243**

LTCi + 2<sup>nd</sup>-To-Die Life **\$7,911**

*With Inflation rider on LTCi*

LTCi Premium: \$5,503/year (\$240K/9.5k/1% ltc Ben.)

Life Premium: \$2,408/year (\$166K DB)

OneAmerica (AOB & COB 3%) **\$19,153**

LTCi + 2<sup>nd</sup>-To-Die Life **\$13,155**

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LTCi Premium: \$10,747/year (\$500K/10k/1.5% ltc Ben.)

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\* Paid to Age 95

# Mutual LTCi vs OneAmerica\*

## Benefits at Claim Time – 20 years later

*Married Couple: Male (65) & Female (60), Standard Health*

	<u>Combined Annual Premium</u>	<u>Monthly Benefit</u>	<u>LTC Benefit</u>	<u>Death Benefit</u>
OneAmerica (AOB only 3%)	<b>\$10,243</b>	\$9,033/month	\$299,812	<u>or</u> \$166,000
LTCi + 2 <sup>nd</sup> -To-Die Life <i>With Inflation rider on LTCi</i>	<b>\$7,911</b>	\$9,033/month	\$293,000	<b>&amp;</b> \$166,000 <i>Guaranteed</i>
OneAmerica (AOB & COB 3%)	<b>\$19,153</b>	\$9,033/month	Unlimited	<u>or</u> \$166,000
LTCi + 2 <sup>nd</sup> -To-Die Life <i>\$500k/10k, +Inflation &amp; Shared on LTCi</i>	<b>\$13,155</b>	\$13,469/month	\$1,348,000 <i>(\$674k x 2)</i>	<b>&amp;</b> \$166,000 <i>Guaranteed</i>

\* Paid to Age 95



# A Note On Commissions

It's worth mentioning.

---

Traditional LTC

(1st Year)  
Large

(Yrs. 2+)  
Largest

---

Life

(1st Year)  
Large

(Yrs. 2-12)  
Smaller

---

Hybrid

(1st Year)  
Large

(Yrs. 2-10)  
Smaller

---

Traditional LTC + Life Commissions

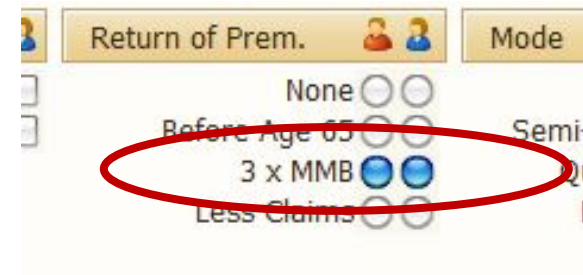
***33% higher total comp!***

# Strategy: Add ROP 3 X MMB Rider

Take advantage of Mutual of Omaha's inexpensive Return of Premium "3 times MMB" rider. This could replace a Final Expense insurance plan or Re-coop more than 50%

After a 10 year qualification period, upon the insured's death, a lump sum equal to three times the plan's initial Maximum Monthly Benefit will go to the beneficiary.

(Excludes any benefit increase resulting From Inflation Protection.)



	Return of Prem.	Mode
None	<input type="radio"/>	<input type="radio"/>
Before Age 65	<input type="radio"/>	<input type="radio"/>
3 x MMB	<input checked="" type="radio"/>	<input checked="" type="radio"/>
Less Claims	<input type="radio"/>	<input type="radio"/>

***No need to add another contract with a life company, or add a line of authority to your license (in some states).***

<https://goldencareagent.com/software-download/>



# Life Insurance Options



Columbus Life  
Insurance Company



Prudential



**GREAT WESTERN**  
INSURANCE COMPANY

We offer contracts with many companies, however we do not specialize in Life Insurance. Not all are listed on our Contracting. To request contracts, write in company name under "Other."

☐ United Healthcare (Requires DRG background questions)

☐ Washington National (CI)

☐ Other: \_\_\_\_\_

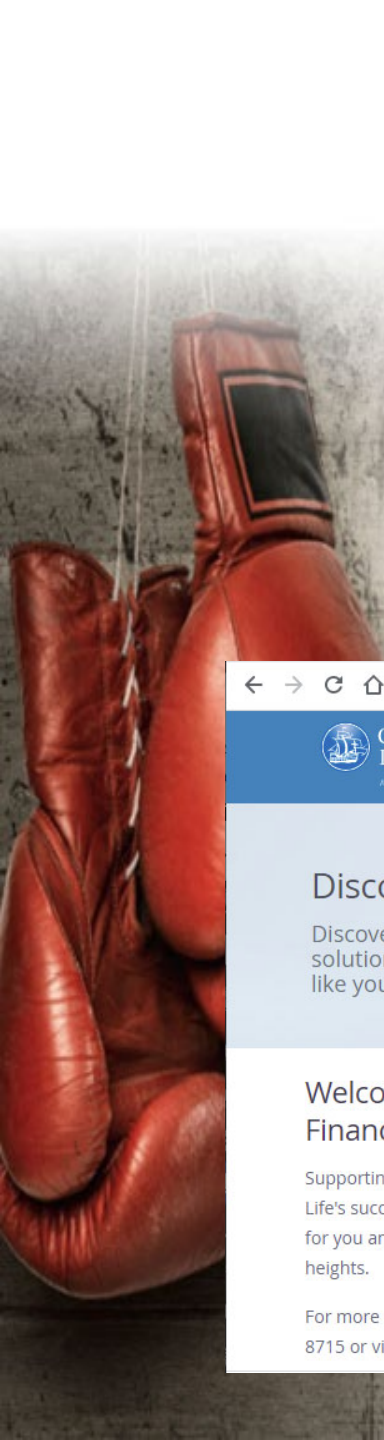
nt elections will be advanced where possible

# Life Insurance Options

## Columbus Life

Product Names (Expedition SIUL, etc)

When to use (client demographics, pay period, etc)



The screenshot shows the login page for the Columbus Life Insurance Company Extranet. The browser address bar displays `agency.columbuslife.com/identity/login?`. The page header includes the Columbus Life Insurance Company logo and the text "A member of Western & Southern Financial Group". The main content area features a section titled "Discover What Matters" with a subtext: "Discover our product design, history of commitment, technology solutions and our approach to serving independent producers like you." To the right of this text is a graphic with four colored diamonds labeled "DESIGN", "COMMITMENT", "TECHNOLOGY", and "SUPPORT". Below this is a "Welcome to Columbus Life's Extranet for Financial Professionals" section, followed by a paragraph: "Supporting independent producers has been a hallmark of Columbus Life's success for more than 100 years. We deliver solutions that work for you and your clients. Find out how we can help you explore new heights." and a call to action: "For more information about joining Columbus Life call 1-866-299-8715 or visit [Become a Producer](#) to learn more." On the right side of the page is a "Producer Login" section with input fields for "User ID" and "\*Password", and a link for "Forgot Password / First-Time User?".

agency.columbuslife.com/identity/login?

Columbus Life Insurance Company  
A member of Western & Southern Financial Group

Discover What Matters

Discover our product design, history of commitment, technology solutions and our approach to serving independent producers like you.

DESIGN  
COMMITMENT  
TECHNOLOGY  
SUPPORT

Welcome to Columbus Life's Extranet for Financial Professionals

Supporting independent producers has been a hallmark of Columbus Life's success for more than 100 years. We deliver solutions that work for you and your clients. Find out how we can help you explore new heights.

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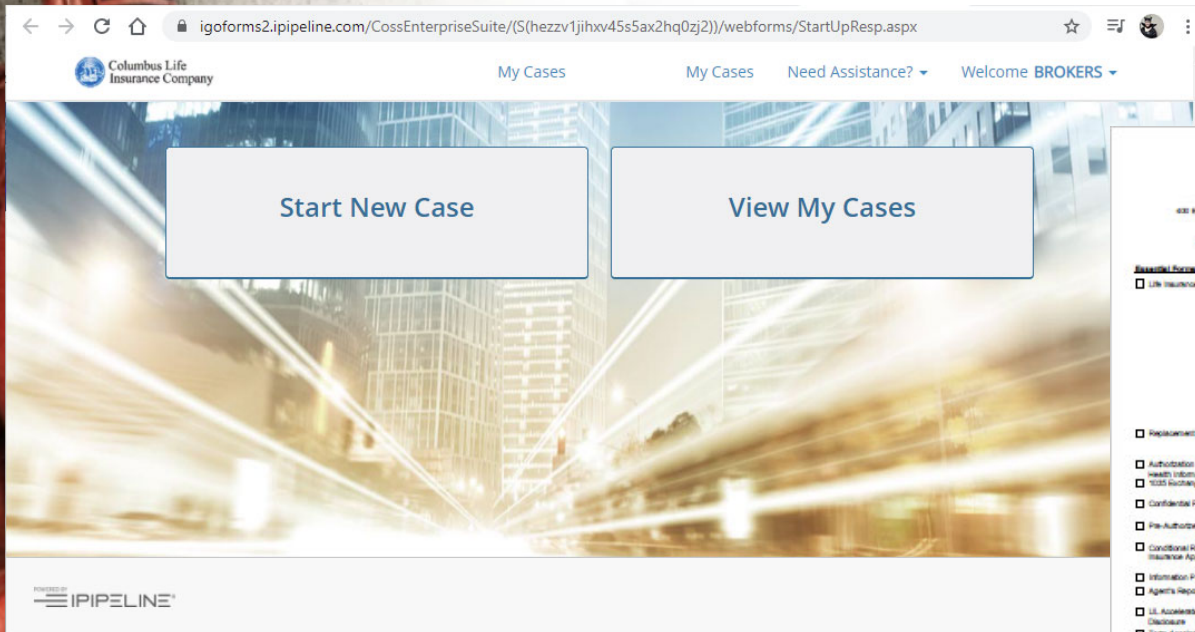
User ID

\*Password

[Forgot Password / First-Time User?](#)

# Columbus Life

E-App accessed through <https://agency.columbuslife.com>.  
Uses the same quoting/e-App platform OneAmerica uses...  
*you may be already familiar!*



Forms may also be downloaded  
from the Columbus Life portal.

A screenshot of the Columbus Life Insurance Company Ohio Application form. The form is titled 'Columbus Life Insurance Company' and includes the company's address and contact information. It contains several sections for the applicant to complete, including 'New Business', 'Replacement', and 'Information'. The form is divided into two columns, with the left column containing checkboxes for various sections and the right column containing detailed instructions and requirements for each section. The form is titled 'Ohio Application' and includes the company's logo and name.

Ohio Application





# LTC & Unparalleled Flexibility

## Long/Skinny Design vs Short/Fat Design

### Long/Skinny

- Monthly Maximum Benefit \$4500
- 5 year Benefit Period
- 100% Assisted Living
- 5% Compound Inflation Rider
- **Policy maximum \$270,000**
- Annual Premium: **\$11,488.30**

### Short/Fat

- Monthly Maximum Benefit \$7500
- 3 year Benefit Period
- 50% Assisted Living
- 3% Compound Inflation Rider
- **Policy maximum \$270,000**
- Annual Premium: **\$8,601.77**

### **Future Maximum Monthly Benefit**

Now - \$4,500  
10 years - \$7,328  
20 years - \$11,936  
30 years - \$19,444

Now - \$7,500  
10 years - \$10,081  
20 years - \$13,547  
30 years - \$18,205

*Premiums are based on married couple, both age 60, Standard Health, 90-day elimination period*



# LTC & Unparalleled Flexibility

Taking it a step further:

## Long/Skinny Traditional Design vs Short/Fat Design

### Long/Skinny

- Monthly Maximum Benefit \$4500
- 5 year Benefit Period
- 100% Assisted Living
- 5% Compound Inflation Rider
- Policy maximum \$270,000
- Annual Premium: **\$11,488.30**

### Short/Fat

- Monthly Maximum Benefit \$7500
- 3 year Benefit Period
- 50% Assisted Living
- 3% Compound Inflation Rider
- Policy maximum \$270,000
- Annual Premium: **\$8,601.77**

### Short/Fat 2.0

- Monthly Maximum Benefit \$10,000
- 2.1 year Benefit Period
- 50% Assisted Living
- 1% Compound Inflation Rider
- Policy maximum \$270,000
- Annual Premium: **\$5,825.22**



### **Future Maximum Monthly Benefit**

Now - \$4,500  
10 years - \$7,328  
20 years - \$11,936

Now - \$7,500  
10 years - \$10,081  
20 years - \$13,547

Now - \$10,000  
10 years - \$11,045  
20 years - \$12,201

*Premiums are based on married couple, both age 60, Standard Health, 90-day elimination period*

# LTC Building Strategy

Designing a plan to maximize benefits while remaining more budget-friendly

## Short/Fat 2.0

- Monthly Maximum Benefit \$10,000
- 2.1 year Benefit Period
- 50% Assisted Living
- 1% Compound Inflation Rider
- Policy maximum \$270,000
- Annual Premium: **\$5,825.22**





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\* Paid to Age 95



# Asset Care®

State: IA  
Prepared for:

Initial Annual Premium:	\$19,153
Face Amount:	
Total Initial LTC Benefit Balance:	Face Amount

*\*Continuation of B*

**Initial LTC Benefit Limit, Per Individual:**

**Initial LTC Benefit Limit, For One or Both Individuals\*\*:**

*\*\*If both insured receive long-term care benefits at the same time, the long-term care benefit will last for a shorter period of time than if only one insured receives long-term care benefits.*

## Premiums:

Annual Life Premium - \$5,248  
Annual LTC Premium - \$13,905  
Total Initial Premium - \$19,153

# Asset Care®

State: IA  
Prepared for: Valued Client  
Male, 65  
Class: Non-Tobacco

Female Client  
Female, 60  
Class: Non-Tobacco

## Asset Care Recurring Premium Whole Life

Initial Annual Premium:	\$10,243
Face Amount:	\$166,667
Total Initial LTC Benefit Balance:	Face Amount - payable for LTC \$166,667

**Initial LTC Benefit Limit, Per Individual:**

\$5,000 Monthly  
\$60,000 Annually

**Initial LTC Benefit Limit, For One or Both Individuals\*\*:**

\$10,000 Monthly (\$5,000 per person)  
\$120,000 Annually (\$60,000 per person)

*\*\*If both insured receive long-term care benefits at the same time, the long-term care benefit will last for a shorter period of time than if only one insured receives long-term care benefits.*


## Premiums:

Annual Life Premium - \$5,248  
Annual LTC Premium - \$4,995  
Total Initial Premium - \$10,243

## Features and Benefits:

Benefit Period - 33 Months AOB<sup>1</sup>  
Inflation Option - 3% AOB<sup>1</sup>  
Inflation Duration - Lifetime  
Premium guaranteed to never increase  
Guaranteed Cash Value  
Waiver of Premium

<sup>1</sup> Acceleration of Benefits



### Expedition SIUL™

Designed for: Male age 65  
Male Issue Age 65  
Standard-TNU

\$166,000 Total Specified Amount  
Death Benefit Option 1

Modal Premium \$2,408.45 Annual

Female Client  
Female Issue Age 60  
Standard-TNU



Columbus Life  
Insurance Company

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### Policy Illustration Explanation – Narrative Summary



Expedition SIUL™ -  
Flexible Premium  
Survivorship Universal

The policy is a flexible premium Universal Life Insurance product. The policy is called "survivorship" because the death benefit is paid upon the death of the second Insured. The policy will remain in force as long as its Net Cash Surrender Value is sufficient to pay monthly policy expenses. The Indexed

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# LTC vs Hybrid

*Designing The Alternative  
Plan (Part 2)*

*Thank you for joining us today!*

