



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

LTC vs Hybrid – The Gloves Are Coming Off!

Long/Skinny Traditional Design vs Short/Fat Design



Long/Skinny

- Monthly Maximum Benefit \$4.500
- 5 year Benefit Period
- 100% Assisted Living
- 5% Compound Inflation Rider
- Policy maximum \$270,000
- Annual Premium: **\$9,216.35**

Short/Fat

- Monthly Maximum Benefit \$7.500
- 3 year Benefit Period
- 50% Assisted Living
- 3% Compound Inflation Rider
- Policy maximum \$270,000
- Annual Premium: \$5,868.64

Future Maximum Monthly Benefit

Now - \$4,500

10 years - \$7,328

20 years - \$11,936

30 years - \$19,444

Now - \$7,500

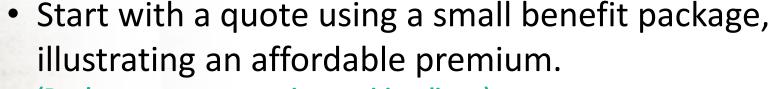
10 years - \$10,081

20 years - \$13,547

30 years - \$18,205

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

Price-Sensitive Clients?



(Don't scare away your price-sensitive clients)

- Let them know that LTCi IS affordable (Get them to bite)
- Example \$3,000 monthly benefit with a \$75,000 maximum benefit pool.

(Remind clients that the insurance doesn't need to pay the WHOLE bill)

 Another quote of \$4,000 monthly benefit with a \$100,000 maximum benefit pool.

(Suggest 1% or 2% inflation and work your way up)



Benefits: \$125,000 Death Benefit, \$5,000 Monthly Benefit

Married Couple: Male (55) & Female (50), Standard Health

Annual Premium

HYBRID A -- \$5,034.62

HYBRID B -- \$4,219.00

LTCi + 2nd-To-Die Life \$2,496.12

No Inflation rider on LTCi

Life Premium: \$1,166/year

LTCi Premium: \$1,330.12/year

LTCi + 2nd-To-Die Life \$4,032.33 +3% Compound Inflation on LTCi Life Premium: \$1,166/year

LTCi Premium: \$2,866.33/year

Benefits at Claim Time – 30 years later

Married Couple: <u>Male (55) & Female (50),</u> Standard Health								
	<u>Premium</u>	Monthly Benefit	Death OR LTC Benefit					
HYBRID A	\$5,034.62	\$5,000/month	\$125,000					
HYBRID B	\$4,219.00	\$5,000/month	\$125,000					
			LTC Benefit &	<u>Guaranteed</u> <u>Death Benefit</u>				
LTCi + 2 nd -To-Die Life No Inflation rider on LTCi	\$2,496.12	\$5,000/month	\$125,000	\$125,000				
LTC: . and T. D: L:C								
LTCi + 2 nd -To-Die Life +3% Comp Inflation on LTCi	\$4,032.33	\$12,139/month	\$303,409	\$125,000				

Benefits: \$125,000 Death Benefit, \$5,000 Monthly Benefit

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

Annual Premium

HYBRID A -- \$7,660.00

HYBRID B -- \$8,224.00

LTCi + 2nd-To-Die Life \$4,067.02

No Inflation rider on LTCi

Life Premium: \$1,865/year

LTCi Premium: \$2,202.02/year

LTCi + 2nd-To-Die Life \$5,802.57 +3% Compound Inflation on LTCi Life Premium: \$1,865/year

LTCi Premium: \$3,937.57/year

Benefits at Claim Time – 20 years later

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

	Married Coupie. Mare (05) & remaie (00), Standard Treatti							
		<u>Premium</u>	Monthly Benefit	Death OR LTC Benefit				
	HYBRID A	\$7,660.00	\$5,000/month	\$125,000				
	HYBRID B	\$8,224.00	\$5,000/month	\$125,000				
				LTC Benefit &	<u>Guaranteed</u> <u>Death Benefit</u>			
	LTCi + 2 nd -To-Die Life No Inflation rider on LTCi	\$4,067.02	\$5,000/month	\$125,000	\$125,000			
	LTCi + 2 nd -To-Die Life +3% Comp Inflation on LTCi	\$5,802.57	\$9,033/month	\$225,765	\$125,000			

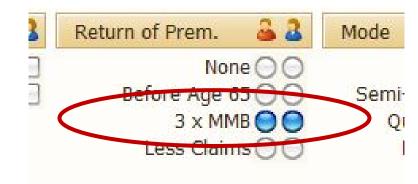
One More Competitive Strategy

Take advantage of Mutual of Omaha's inexpensive Return of Premium "3 times MMB" rider. This could replace a Final Expense insurance plan.

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.)







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

LTC vs Hybrid – The Gloves Are Coming Off!