



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

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?



- Start with a quote using a small benefit package, illustrating an affordable premium.
(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)

LTCi vs Hybrid Pricing

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
No Inflation rider on LTCi

\$2,496.12

Life Premium: \$1,166/year

LTCi Premium: \$1,330.12/year

LTCi + 2nd-To-Die Life
+3% Compound Inflation on LTCi

\$4,032.33

Life Premium: \$1,166/year

LTCi Premium: \$2,866.33/year



LTCi vs Hybrid Pricing

Benefits at Claim Time – 30 years later

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

	<u>Premium</u>	<u>Monthly Benefit</u>	<u>Death OR LTC Benefit</u>	
HYBRID A --	\$5,034.62	\$5,000/month	\$125,000	
HYBRID B --	\$4,219.00	\$5,000/month	\$125,000	
LTCi + 2nd-To-Die Life <i>No Inflation rider on LTCi</i>	\$2,496.12	\$5,000/month	<u>LTC Benefit</u>	<u>Guaranteed Death Benefit</u>
			\$125,000	\$125,000
LTCi + 2nd-To-Die Life <i>+3% Comp Inflation on LTCi</i>	\$4,032.33	\$12,139/month	\$303,409	\$125,000

LTCi vs Hybrid Pricing

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
No Inflation rider on LTCi

\$4,067.02

Life Premium: \$1,865/year

LTCi Premium: \$2,202.02/year

LTCi + 2nd-To-Die Life
+3% Compound Inflation on LTCi

\$5,802.57

Life Premium: \$1,865/year

LTCi Premium: \$3,937.57/year

LTCi vs Hybrid Pricing

Benefits at Claim Time – 20 years later

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

	<u>Premium</u>	<u>Monthly Benefit</u>	<u>Death OR LTC Benefit</u>	
HYBRID A --	\$7,660.00	\$5,000/month	\$125,000	
HYBRID B --	\$8,224.00	\$5,000/month	\$125,000	
LTCi + 2 nd -To-Die Life <i>No Inflation rider on LTCi</i>	\$4,067.02	\$5,000/month	<u>LTC Benefit</u>	<u>Guaranteed Death Benefit</u>
LTCi + 2 nd -To-Die Life <i>+3% Comp Inflation on LTCi</i>	\$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.)

A screenshot of a form for selecting a Return of Premium rider. The form has a yellow header with the text "Return of Prem." and a "Mode" button. Below the header, there are several rows of options, each with two radio buttons. The options are: "None", "Before Age 65", "3 x MMB", and "Less Claims". The "3 x MMB" option is circled in red. To the right of the "3 x MMB" option, the word "Semi-" is partially visible.

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

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!

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