

## 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

## ***Sales Strategy: Longevity Health Planning***

# Longevity Health Planning

---

LET YOUR VOICE BE HEARD

DENNIS RINNER CFP®

INTEGRITY MARKETING GROUP LONG TERM CARE

# Integrity Marketing Group – Who are we?

The largest Independent Distributor of Life and Health Insurance  
We help over 500,000 new clients every year

---

- Over 1 billion of Long Term Care Insurance written
- Over 280 million of Medicare Supplement business written in 2018
- Over 260 million of Medicare Advantage business written in 2018  
Representing 100,000 new lives during AEP 2018
- Over 300 million of Final Expense business written in 2018

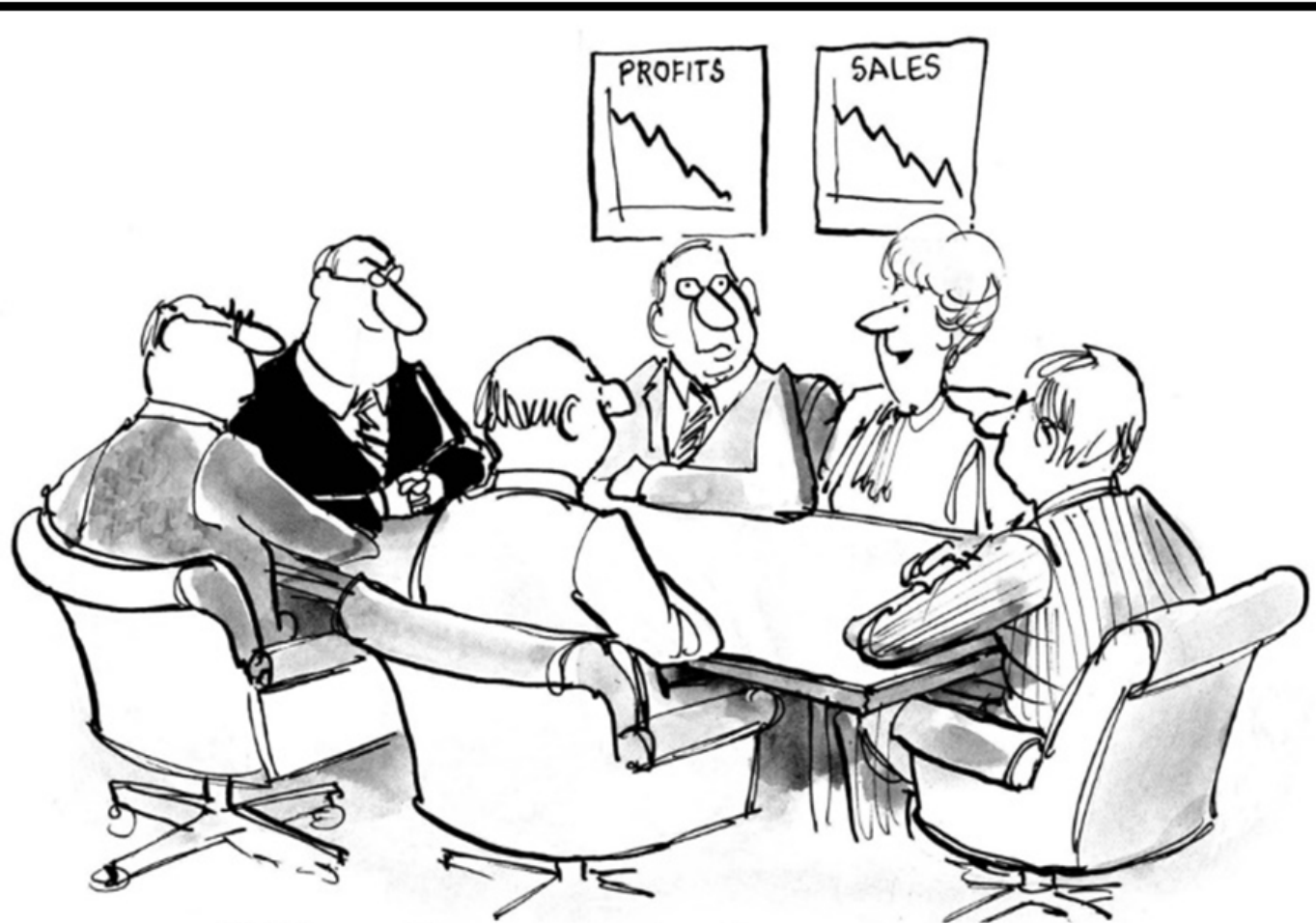
Our company's guiding principle

We live by the old adage of “Do what you say you will do, When you say you will do it.”  
Integrity is engrained across our entire corporate culture.

# Today's Agenda

---

- **Why Are You Here?**
- **Why Integrity Is Here?**
- **Where You Are Now**
- **Where You Want To Go**
- **Why Your VOICE Matters**



“What if we don’t change at all ...  
and something magical just happens?”

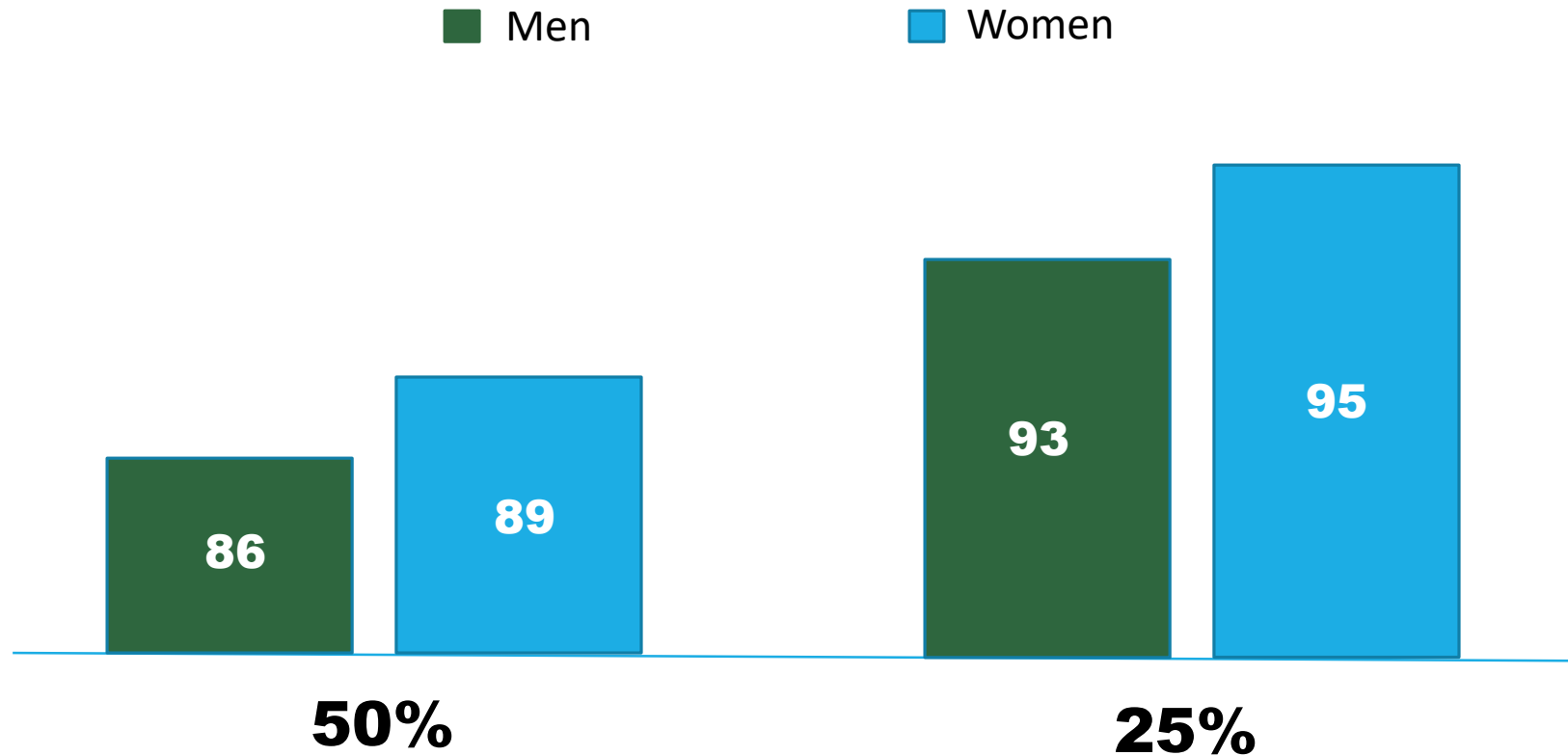
# The Opportunity

---

- **The Three M's of Longevity**
- **The Problem is Still Here and Growing**
- **The Market You're In**
- **The Market You're Not in**
- **Solutions for Both**

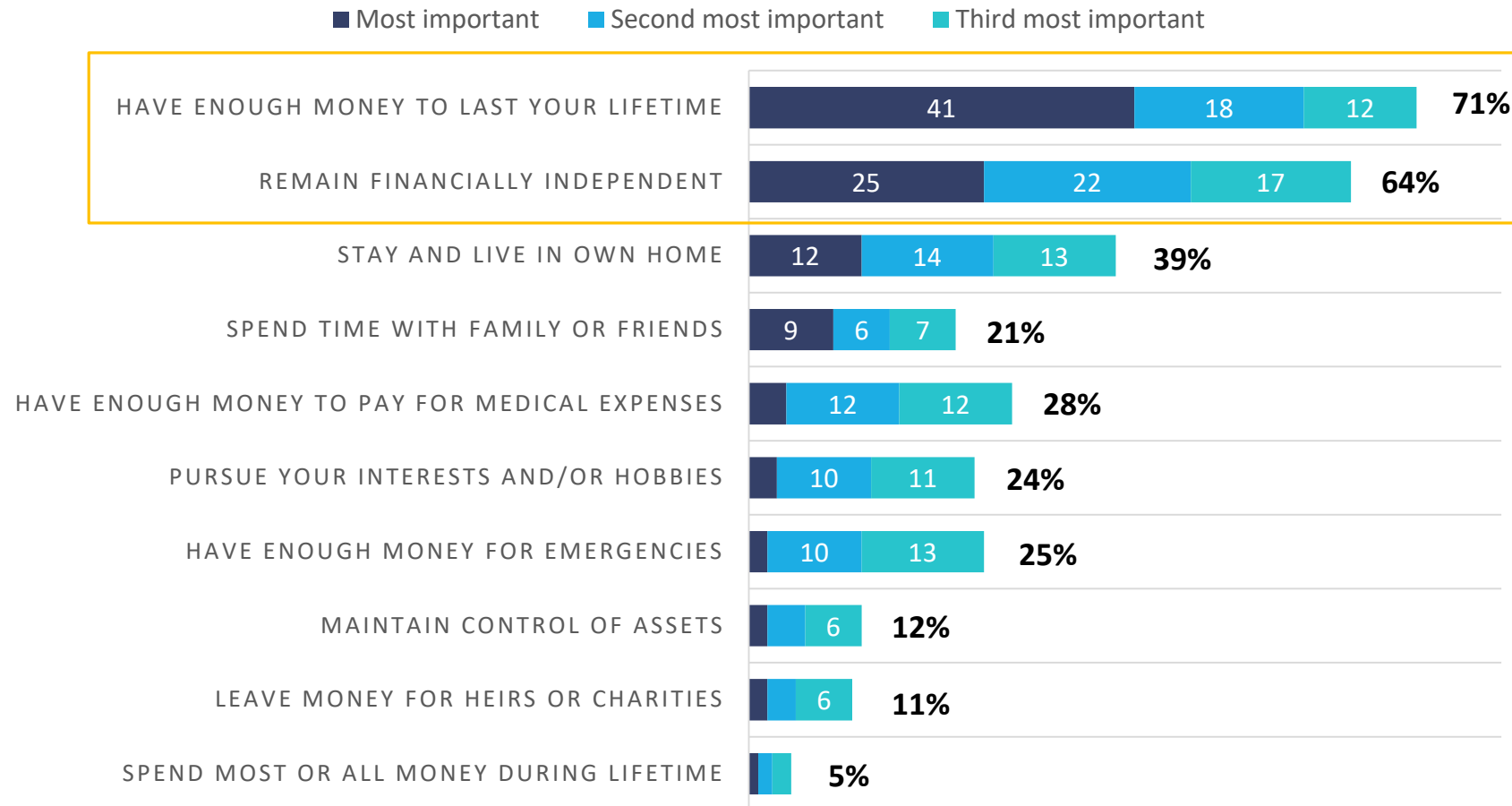
# 1 of 4 Americans age 65 will live into their 90s

Probability of 65-Year-Olds Surviving to Select Ages



# Top Goal for Retirement: Have Enough Money to Last a Lifetime

## List of Most Important Retirement Goals





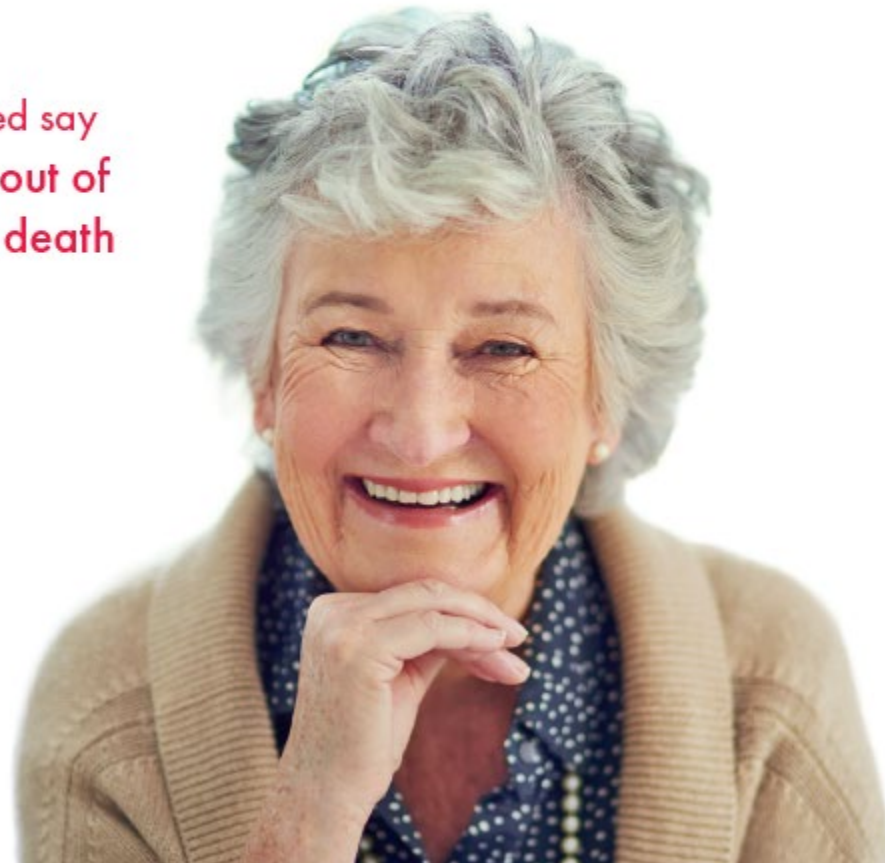
## Running out of money is a frightening prospect

A longer life presents the need to generate income for a retirement that could last 30 to 40 years. And the prospect of running out of money in retirement generates tremendous fear for the majority of Americans.



of Americans surveyed say  
they fear running out of  
money more than death

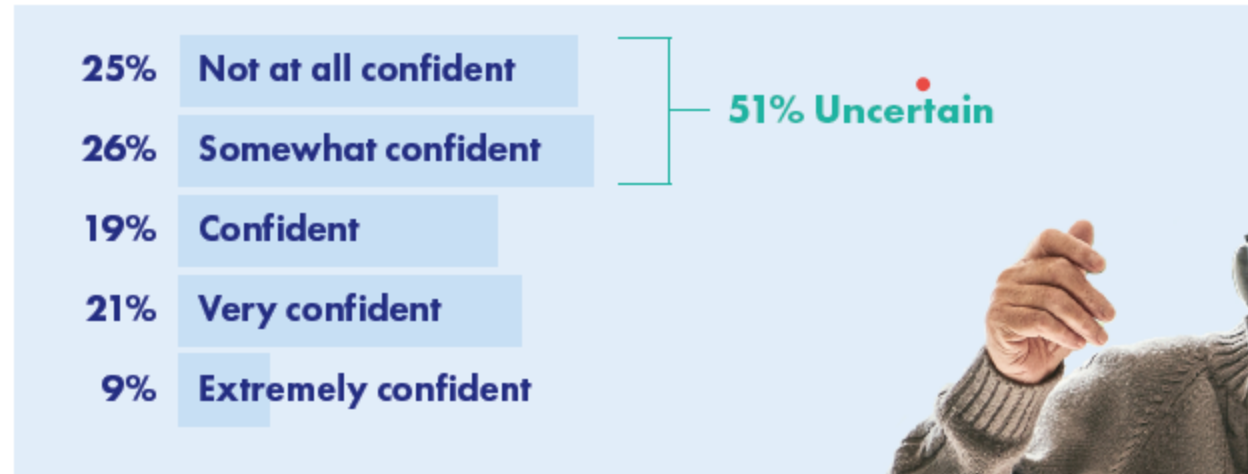
**\*About the AIG 2019 Plan for 100 Survey:**  
The survey was conducted online within the United States by Dr. Michael Finke of The American College of Financial Services in December 2018 and January 2019 among 1,012 U.S. adults ages 45-74 who have at least \$50,000 in retirement accounts.



## Many Americans may need to re-evaluate their current retirement plan

More than half of those surveyed are not at all confident—or only somewhat confident—that their current retirement savings plan will support a retirement that might take them to age 100.

**Q: How confident are you that your current retirement savings plan will provide for you financially if you were to live to 100 years old (up to 40 years of retirement)?**



# Why Your Clients Need To Know About Long-Term Care

---

- It is not a financial planner or advisor's responsibility to sell or recommend insurance to every client, but it is becoming increasingly more important to make sure you are having the long-term care conversation with every client
- There is a fiduciary responsibility to talk about risk, whether it is investment risk to a portfolio or the risk of extended health care
- A fiduciary's duty typically arises when a person or organization is placed in a position of trust for the benefit of another
- Be the resource. If not you, who? If not now, when?

# Here Are The Hard Facts

- Millions struggle every day with challenges such as chronic diseases, falls, physical inactivity, oral health concerns, and behavioral health issues—all of which can severely impact quality of life
- Eighty percent have at least one chronic condition, and nearly 70% of Medicare beneficiaries have two or more
- Chronic diseases can limit a person's ability to perform daily activities, cause them to lose their independence, and result in the need for institutional care, in-home caregivers, or other long-term services and supports
- Multiple chronic diseases account for two-thirds of all health care costs and 93% of Medicare spending

## Healthy Aging



Approximately 45 million Americans are 65 and older.<sup>1</sup> In 2030, when the last baby boomer turns 65, more than 20% of the U.S. population will be an older adult.<sup>2</sup> On average, a 65-year old can expect to live another 19 years.<sup>3</sup> For most older adults, good health ensures independence, security, and productivity as they age. Unfortunately, millions struggle every day with challenges such as chronic diseases, falls, physical inactivity, oral health concerns, and behavioral health issues—all of which can severely impact quality of life. NCOA is a respected national leader and trusted partner helping older adults meet these challenges.

### Chronic Diseases

- Older adults are disproportionately affected by chronic conditions, such as diabetes, arthritis, and heart disease. Eighty percent have at least one chronic condition<sup>4</sup>, and nearly 70% of Medicare beneficiaries have two or more.<sup>5</sup>
- The leading causes of death among older adults in the U.S. are chronic diseases—heart disease, cancer, stroke, chronic lower respiratory diseases, Alzheimer's disease, and diabetes.<sup>2</sup>
- Chronic diseases can limit a person's ability to perform daily activities, cause them to lose their independence, and result in the need for institutional care, in-home caregivers, or other long-term services and supports.<sup>2</sup>

- Multiple chronic diseases account for two-thirds of all health care costs<sup>2</sup> and 93% of Medicare spending.<sup>6</sup> Yet, less than 1% of U.S. health care dollars is spent on prevention to improve overall health.<sup>7</sup>

### Falls

- One out of three older adults falls each year.<sup>8</sup>
- As a result of falls, every 13 seconds, an older adult is treated in the emergency room; every 20 minutes, an older adult dies.<sup>9</sup>
- Falls are the leading cause of fatal and nonfatal injuries among older adults, causing hip fractures, head trauma, and death.<sup>9</sup>
- Older adults are hospitalized for fall-related injuries five times more often than for injuries from other causes.<sup>9</sup>
- The nation spends \$34 billion a year treating older adults for the effects of falls.<sup>10</sup> If falls rates are not reduced, direct treatment costs are projected to reach \$67.7 billion by 2020.<sup>11</sup>
- Fear of falling can lead older adults to limit their activities, which actually can result in more falls, further physical decline, depression, and social isolation.<sup>12, 13</sup>

NATIONAL COUNCIL ON AGING

251 18<sup>th</sup> Street South, Suite 500 ■ Arlington, VA 22202 ■ 571-527-3900

ncoa.org ■ @NCOAging

# Are you an Owner or are you a Renter?

## Renter

- Just another financial product you are pushing
- Considers LTCi as an expense
- Ask others (prospects & clients) to pay premiums
- Tells someone else's story

## Owner

- LTCi is an essential core retirement planning strategy
- Considers LTCi an investment
- Pays their own premiums
- Tells your own story

## Bottom Line

**All the excuses your consumers have for not obtaining LTCi coverage, are the exact same excuses you have. Consumers want and expect to do business with an agent who has passion, conviction and believes in what they are recommending. One who owns the story and not just rents it. Remember, *"It is hard to be convincing, if you first are not convinced."***

# When Having The LTC Conversation, Do You Hear What They're Saying?



- 70-80 percent of our waking time is spent communicating. Most agents tend to talk way more than they listen. Why, because listening is “Hard Work”
- To listen effectively and show you are listening, do the following:
  - ✓ Take notes
  - ✓ Repeat or paraphrase what client has said
  - ✓ Ask client to clarify or elaborate on what was said
  - ✓ Don't interrupt. Keep eye contact

Practice makes perfect. Two ears, one mouth: nature's way of telling you to listen more than you talk. Remember, “opportunity sometimes knocks very softly.”

# Listening Before Leading, Will Increase Your LTC Interview Effectiveness

---

## **3 Key Components to Plan Design**

- **Current Age**
- **Current Resources – Assets & Income**
- **Current Health**

**Purpose Driven Verses Product Driven**



## Longevity Health Planning HEALTH ASSESSMENT

**Applicant 1** \_\_\_\_\_ DOB \_\_\_\_\_ Tobacco (Y/N) \_\_\_\_\_  
 Height \_\_\_\_\_ Weight \_\_\_\_\_

**Applicant 2** \_\_\_\_\_ DOB \_\_\_\_\_ Tobacco (Y/N) \_\_\_\_\_  
 Height \_\_\_\_\_ Weight \_\_\_\_\_

**Has either applicant ever been diagnosed, treated for or sought advice for:**  
 (Circle "yes" answers and indicate which applicant)

Alzheimer's Disease	Huntington's Chorea	Parkinson's Disease
Dementia	Chronic Hepatitis	Systemic Lupus
Memory Loss	Cirrhosis	Multiple Sclerosis
Cognitive Impairment	Hydrocephalus	Muscular Dystrophy
Organic Brain Syndrome	Multiple Myeloma	Myosenthis Gravis
Schizophrenia	Psychosis	Scleroderma
Mental Retardation	Organ Transplant	Paralysis
Connective Tissue Disease	(ALS)	Kidney Disease or Dialysis

**Has either applicant ever been diagnosed, treated for or sought advice for:**  
 (Circle "yes" answers and indicate which applicant)

Leukemia, Lymphoma, Hodgkins or non-Hodgkins Lymphoma, sarcoma, Myelodysplastic Syndrome or any other type of cancer (except skin) any any tumor of the brain?

Disease of the heart or heart valves, heart attack, chest pain, coronary bypass, angioplasty, stent placement, angina, heart arrhythmia requiring treatment, cardiomyopathy, abnormal heart test, high blood pressure with 3 or more medications, TIA, brain hemorrhage, carotid or peripheral artery disease, unoperated aneurysm or diabetes treated with insulin or diagnosed prior to age 50?

**Is either applicant:**  
 (Circle "yes" answers and indicate which applicant)

Living in a nursing home facility or assisted living facility or receiving home care or similar type benefits

Physically unable to perform routine activities such as bathing, dressing, eating, toileting or transferring from a bed or chair or using a handicapped placard or sticker.

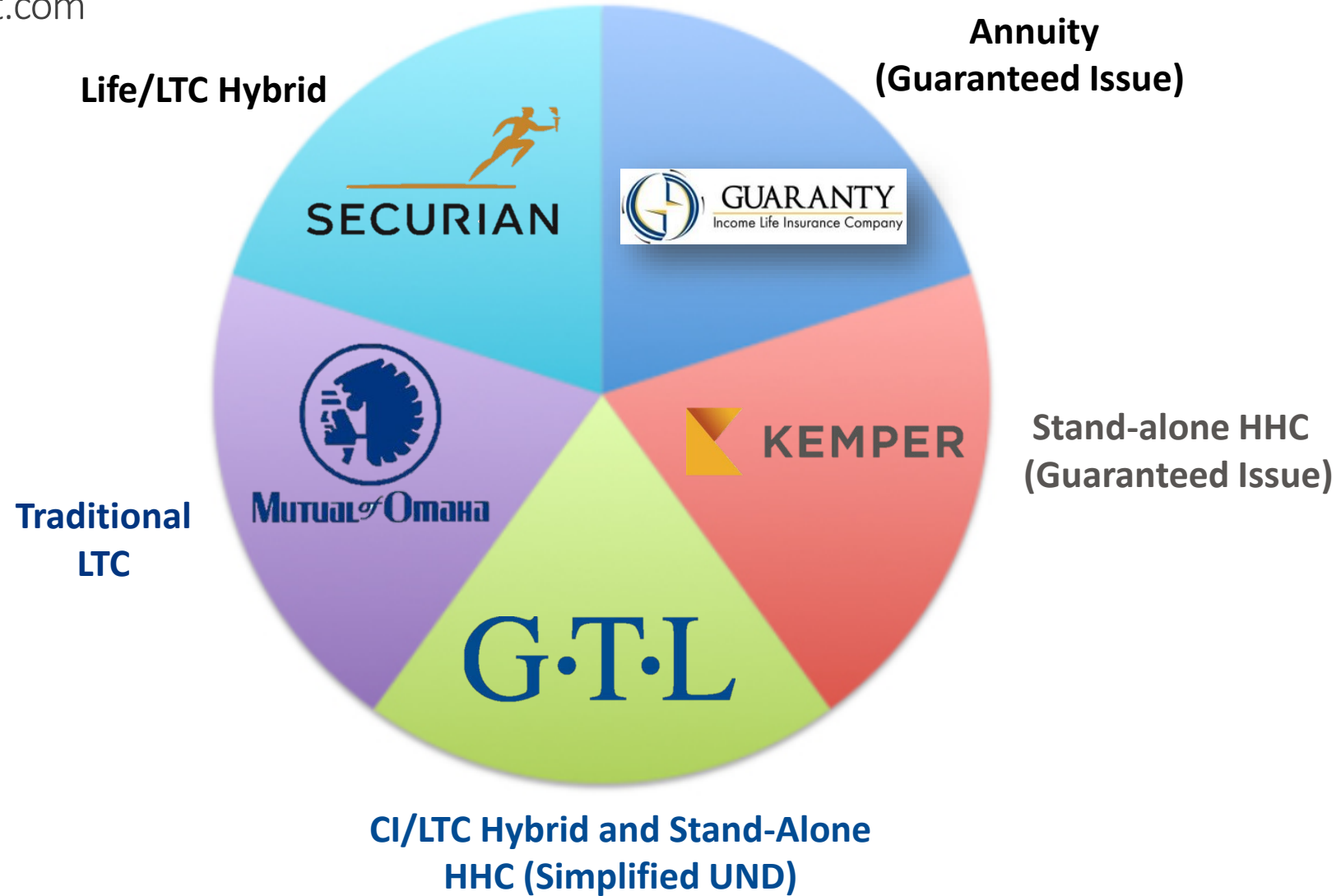
**Medications:**

**Customize your own plan:** Monthly budget \$ \_\_\_\_\_



# Suite of Solutions

[www.goldencareagent.com](http://www.goldencareagent.com)



# The Dialogue

---

**V = vocalize**

**O = options**

**I = identify**

**C = communicate**

**E = execute**

# MARCH MADNESS

# BONUS

- Receive **\$75 CASH Bonus** for each LTC applicant you write with Mutual of Omaha between March 15th & June 30th. Plus, receive a **BONUS of \$25** on each one of those if it is submitted electronically. Business must be issued & placed.
- **SPECIAL Bonus: \$500 Bonus for the top writing agent by placed business!**

All business for this promotion must be written between March 15 - June 30, 2019.

Minimum premium is \$1,500 per applicant. Must be appointed through AIM/GoldenCare to participate and collect your bonus(es). Contest rules may change without notice. Some restrictions may apply. Final Qualification criteria, agent participation, bonus payout and all contest decisions rest solely with American Independent Marketing/GoldenCare. For complete Rules & Conditions, visit: [www.goldencareagent.com/promo/](http://www.goldencareagent.com/promo/).

## How Big Will Your Bonus Be?



**AIM** AMERICAN INDEPENDENT  
MARKETING

AN INTEGRITY COMPANY

Phone: 1-800-672-7202  
Email: [Info@WhyAIM.com](mailto:Info@WhyAIM.com)

 **GOLDENCARE**  
Planning Today For A Secure Tomorrow

AN INTEGRITY COMPANY

Phone: 1-800-842-7799  
Email: [Marketing@GoldenCareUSA.com](mailto:Marketing@GoldenCareUSA.com)

# What You Need To Know...

- LTC paid a record \$10.3 billion to 295,000 individuals in claims<sup>1</sup>
- 1 out of 2 Americans turning 65 today can anticipate needing long-term care in their lifetime<sup>2</sup>
- 1 in 4 people now age 65 will face over \$50,000 in lifetime out-of-pocket long-term care expenditures<sup>2</sup>
- If all you want is cost-effective coverage, traditional LTC coverage has the edge. Hybrid policies are usually two to three times more expensive than traditional LTC insurance for the same long-term care benefits. With hybrids you're paying extra for the guarantee of getting money back<sup>3</sup>
- No one can predict the future, but do not under estimate the importance of planning ahead. Age, budget, health along with ones specific wants and desires all determine the appropriate LTC strategy
- Without an LTC strategy, the unintended consequences of an individual needing care could result in the need to reallocate income from a portfolio, pension and/or social security. In addition to the potential financial devastation LTC could cause, there is an emotional and psychological cost to caregiving, which could have a lingering affect to the family members who provide informal care.

<sup>1</sup> AALTCI

<sup>2</sup> SOURCE DEPARTMENT OF HEALTH & HUMAN SERVICES, FEBRUARY 2016

<sup>3</sup> ELLEN STANK, AARP BULLETIN, MARCH 2018

# Your Action Plan

## 4 Steps to LTCi Success

### Step 1 - Get Appointed

- Complete Contracting Made Easy
- Complete 8 Hour LTC Partnership CE  
CE voucher available to cover cost (\$19.00 value)

### Step 2 – Obtain Specific Carrier Product Information

- [www.integrityltc.com/forms](http://www.integrityltc.com/forms)

### Step 3 – Write Your First Case

- If on yourself, you will receive a 5% producer discount
- On yourself or anyone \$200 first app bonus with Mutual of Omaha. Minimum app is \$1500.00
  - Example: AP \$1500 x 89.5% (GA comp)  
= \$1342.50  
+ \$ 200.00 (First app bonus)  
Total compensation = \$1542.50
- [www.goldencareagent.com/software](http://www.goldencareagent.com/software)

### Step 4 – Go Back to the Well

- Schedule client – one on one reviews
- Incorporate LTC conservation into your consumer workshops

## 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

***Sales Strategy: Longevity Health Planning***