



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 \$4500
- 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 \$7500
- 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

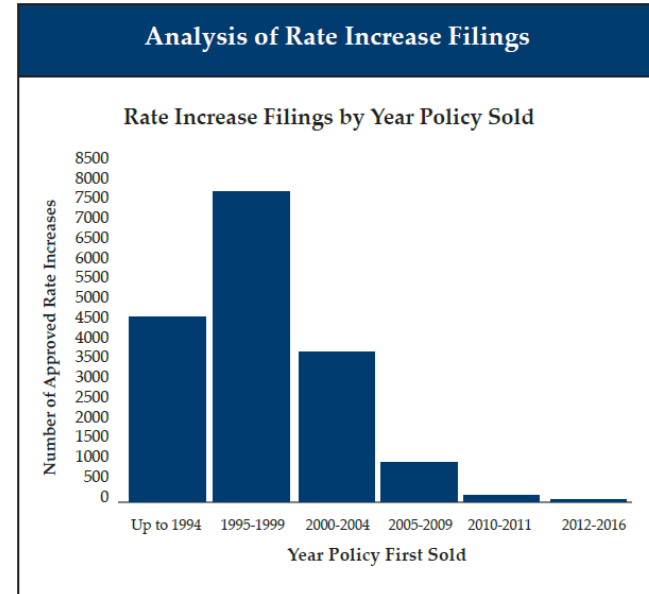
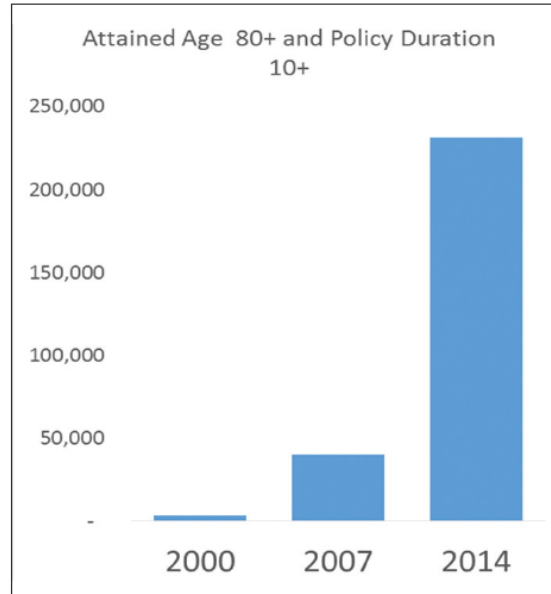
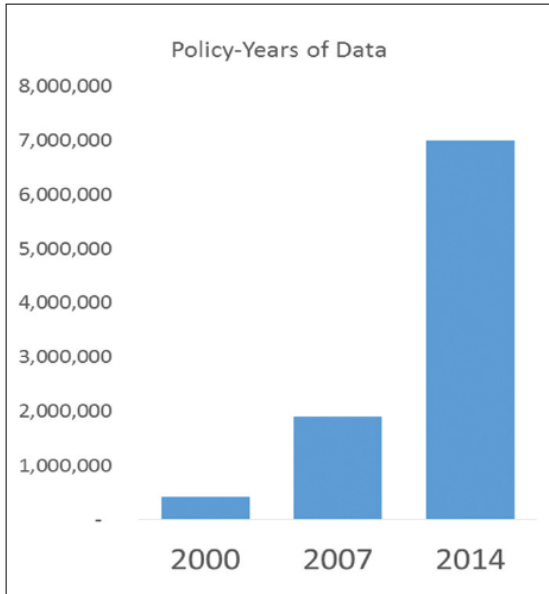
Premiums are based on married couple, both age 60, Standard Health, 90-day elimination period

**WHAT ABOUT RATE INCREASES ON
TRADITIONAL LONG-TERM CARE
POLICIES?**

Let's Discuss Traditional LTCi Rates...

- FACT – modern LTCi policies are much more price stable than any prior product generation
- SOA's pricing study shows that the underlying actuarial pricing assumptions has been "derisked"
 - Lapse Rates – Now set at <1%
 - Investment Returns – Now set at lowest ever
 - Claim Rates – more conservative than ever, with an additional margin for error required by law
 - Increased Data – 16x more policy data & 70x more claims data compared to 15 years ago
 - Regulatory Requirements (consumer value, company penalties, margins for error, actuary certifications)

Today's Policies Are Very Rate Stable...



Issue Year	Chances of a Rate Increase	Average Projected Increase
2000	40%	34%
2007	30%	18%
2014	10%	10%

LTCi vs Securian

Benefits: \$125,000 Death Benefit, \$5,000 Monthly Benefit
Married Couple: Male (55) & Female (50), Standard Health



Annual Premium

Securian-CareShield

\$5,034

Securian-Eclipse

\$4,219

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

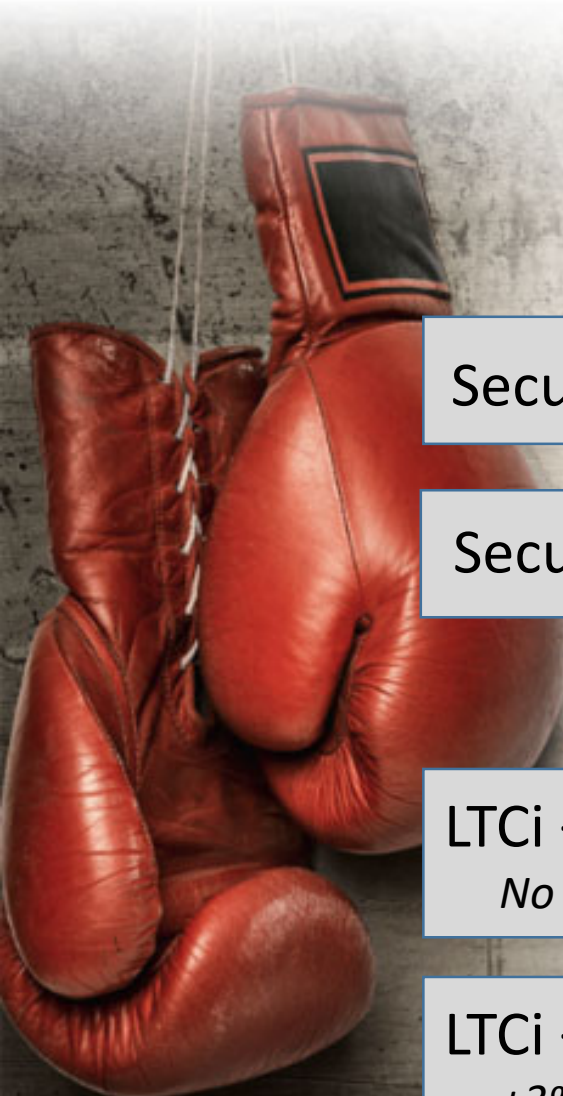
LTCi Premium: \$2,866.33/year

LTCi vs Securian

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



LTCi vs Securian

Benefits: \$125,000 Death Benefit, \$5,000 Monthly Benefit
Married Couple: Male (65) & Female (60), Standard Health

Combined Annual Premium

Securian-CareShield

\$7,660

Securian-Eclipse

\$8,224

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 Securian

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>	
Securian-CareShield	\$7,660.00	\$5,000/month	\$125,000	
Securian-Eclipse	\$8,224.00	\$5,000/month	\$125,000	
			<u>LTC Benefit</u>	<u>Guaranteed Death Benefit</u>
LTCi + 2 nd -To-Die Life <i>No Inflation rider on LTCi</i>	\$4,067.02	\$5,000/month	\$125,000	& \$125,000
LTCi + 2 nd -To-Die Life <i>+3% Comp Inflation on LTCi</i>	\$5,802.57	\$9,033/month	\$225,765	& \$125,000



LTCi vs Nationwide*

Benefits: \$185K/\$5K Monthly LTCi Benefit, 3% compound or \$120K Death Benefit
Married Couple: Male (55) & Female (50), Standard Health

Combined Annual Premium

Nationwide- CareMatters II **\$9,356**

LTCi + 2nd-To-Die Life **\$4,579**

Life Premium: \$1,016/year (120k)

LTCi Premium: \$3,563/year (185k/5k)

* Paid to Age 100



LTCi vs Nationwide*

Benefits at Claim Time – 30 years later

Married Couple: Male (55) & Female (50)

	<u>Combined Annual Premium</u>	<u>Monthly LTC Benefit</u>	<u>LTC Benefit</u>	<u>Death Benefit</u>
Nationwide- Care Matters II <i>+3% Comp Inflation on LTCi</i>	\$9,356	\$12,139/month	\$449,048 <u>OR</u>	\$120,000
			<u>LTC Benefit</u>	<u>Guaranteed Death Benefit</u>
LTCi + 2 nd -To-Die Life <i>+3% Comp Inflation on LTCi</i>	\$4,579	\$12,139/month	\$449,048 <u>&</u>	\$120,000

* Paid to Age 100

LTCi vs Nationwide*

Benefits: \$185K LTCi or \$120K Death Benefit, \$5K Monthly Benefit, 3% compound
Married Couple: **Male (65) & Female (60), Standard Health**

Combined Annual Premium

Nationwide- CareMatters II **\$15,581**

LTCi + 2nd-To-Die Life **\$6,440**

Life Premium: \$1,620/year (120K)

LTCi Premium: \$4,820/year (185K/5k)

* Paid to Age 100



LTCi vs Nationwide*

Benefits at Claim Time – 20 years later

Married Couple: Male (65) & Female (60)

	<u>Combined Annual Premium</u>	<u>Monthly LTC Benefit</u>	<u>LTC Benefit</u>	<u>Death Benefit</u>
Nationwide Care Matters II <i>+3% Comp Inflation on LTCi</i>	\$15,581	\$9,033/month	\$225,765 <u>OR</u>	\$120,000
			<u>LTC Benefit</u>	<u>Guaranteed Death Benefit</u>
LTCi + 2 nd -To-Die Life <i>+3% Comp Inflation on LTCi</i>	\$6,440	\$9,033/month	\$225,765 <u>&</u>	\$120,000

* Paid to Age 100

LTCi vs OneAmerica*

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

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

Combined Annual Premium

OneAmerica (AOB only)

\$7,515

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

\$4,591

Life Premium: \$1,245/year (\$166K DB)

LTCi Premium: \$3,346/year (\$166K/5K LTCi Ben.)

OneAmerica (AOB & COB)

\$13,890

LTCi + 2nd-To-Die Life

\$500k/\$5k, 3% Comp. Inf. & Shared on LTCi

\$8,195

Life Premium: \$1,245/year (\$166K DB)

LTCi Premium: \$6,950/year (\$500K/5k LTCi Ben.)

* Paid to Age 95



LTCi vs OneAmerica*

Benefits at Claim Time – 30 years later

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

	<u>Combined Ann.Premium</u>	<u>Monthly Benefit</u>	<u>Death Benefit</u>	<u>LTC Benefit</u>
OneAmerica (AOB only)	\$7,515	\$12,139/month	\$402,000	or \$166,000
LTCi + 2 nd -To-Die Life <i>3% Inflation rider on LTCi</i>	\$4,591	\$12,139/month	\$402,000	& \$166,000 <i>Guaranteed</i>
OneAmerica (AOB & COB)	\$13,890	\$5,000/month	Unlimited	or \$166,000
LTCi + 2 nd -To-Die Life <i>3% Inf, \$500k/5k, shared LTCi</i>	\$8,195	\$12,139/month	\$1,213,639 <i>(x2)</i>	& \$166,000 <i>Guaranteed</i>

* Paid to Age 95

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)

\$10,243

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

\$6,607

Life Premium: \$2,063/year (\$166K DB)

LTCi Premium: \$4,544/year (\$166K/5K LTCi Ben.)

OneAmerica (AOB & COB)

\$19,153

LTCi + 2nd-To-Die Life
\$500k/\$5k, 3% Comp. Inf. & Shared on LTCi

\$11,709

Life Premium: \$2,063/year (\$166K DB)

LTCi Premium: \$9,646/year (\$500K/5k LTCi Ben.)

* Paid to Age 95



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)	\$10,243	\$9,033/month	\$299,812	or \$166,000
LTCi + 2 nd -To-Die Life <i>3% Inflation rider on LTCi</i>	\$6,607	\$9,033/month	\$299,812	& \$166,000 <i>Guaranteed</i>
OneAmerica (AOB & COB)	\$19,153	\$9,033/month	Unlimited	or \$166,000
LTCi + 2 nd -To-Die Life <i>3% Inf, \$500k/5k, shared LTCi</i>	\$11,709	\$9,033/month	\$903,060 <i>(x2)</i>	& \$166,000 <i>Guaranteed</i>

* Paid to Age 95

NGL vs Pacific Life (10-Pay)*

Benefits: \$330K/\$5K LTCi Benefit with 3% compound or \$120K Death Benefit
Married Couple: **Male (65) & Female (60), Standard Health**

Combined Annual 10-pay Premiums

Pacific Life - PremierCare

\$44,088

NGL + 2nd-To-Die Life

\$14,380

Life Premium: \$1,620/year (120K)

LTCi Premium: \$12,760/year (310K/5k)

* NGL \$310K/\$5,100K



NGL vs Pacific Life (10-Pay) *

Benefits at Claim Time – 20 years later

Married Couple: Male (65) & Female (60)

Combined 10-Pay Annual Premium

Monthly LTC Benefit

LTC Benefit

Death Benefit

Nationwide Care Matters II
+3% Comp Inflation LTC Ben.

\$44,088

\$9,033/month

\$596,019 OR \$120,000

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

\$14,380

\$9,211/month

LTC Benefit Guaranteed Death Benefit
\$559,893* & \$120,000

* NGL \$310K/\$5,100K

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 "Mode". Below the header, there are four 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 selected, and its two radio buttons are 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!

- 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!