

## 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

***How To Increase Sales:***

***CareOptions, Association/Employer and Everyday Life***

## *We know that:*

- Research suggests that most Americans turning as 65 will need long-term care services at some point in their lives.<sup>1</sup>
- About 50% of people who currently need long-term care services are under 65 years of age.<sup>2</sup>
- About 79% of women 65 and older will need some type of long-term care.<sup>3</sup>
- 70% of Nursing Home residents are women.<sup>4</sup>

1. U.S. Department of Health and Human Services, “Who Needs Care,” [longtermcare.gov](https://www.longtermcare.gov), Oct. 2020

2. Kaiser Commission of Medicaid Facts, “Medicaid and the Uninsured,” June 2012

3. Connell, Kathleen, “Long Term Care: A Women’s Issue.” 2012

4. Benz, Christine, “Must-Know Statistics About Long-Term Care: 2019 Edition,” *Morningstar*, Nov. 2019

# *Do You Realize?*

## *Stats:*

- 61% of people surveyed said they would rather die than go into a Nursing Home?
- Those receiving care at home, only 3% contracted coronavirus; 1% of those people died.
- Those receiving care in a care facility, 37% contracted coronavirus; 11% died.
- In less than 3 months, over 22,000 people died in a Nursing Home in CT, MA, NJ, NY and PA – as a direct result of the pandemic.
- Of the more than 14,000 Canadian deaths attributed to the pandemic (as of early January [2021]), a heartbreaking 73% were in long-term care and retirement homes.

*Your clients are terrified at the prospect of going into a care facility!  
Mention LTCi as an option built to keep them OUT of the Nursing Home!*

# ***Let's Face It, Clients Are TERRIFIED They'll End Up In A Nursing Home!***



Here a 78 year-old grandmother says goodbye after chatting via cell phone during a through-the-door visit at a local Assisted Living Facility.

## 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*
- *Conversation Starters & Scripts to help you address client concerns and close more sales!*
- *Prospecting Letter*

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

If you specialize in products and/or client services other than Long Term Care insurance,

***WAIT!***

*We Have an Answer for You!*

# Introducing our Integrity Direct *Longevity Planning Referral Program!*

Our Referral Program works with just 4 easy steps. You don't have to become a Longevity Planning Specialist, no hassling with carrier contracts, producer certifications or DOI appointments.



*Register*



*Mention*



*Refer*



*Get Paid!*

Visit [www.IntegrityLTCDirect.com](http://www.IntegrityLTCDirect.com) to learn more!



## WHAT CAN YOUR PROSPECTS AND CUSTOMERS DO WITH CAREOPTIONS?

- Save hundreds, even thousands, of dollars on special forms, agreements and documents.
- Locate and get background information for care providers anywhere in the U.S.
- Find reliable information for thousands of health issues. Unlike other systems, no service provider pays to be listed in CareOptions, and there are no advertisers so all information is completely unbiased!
- Search for hospitals and medical facilities nationwide, complete with patient feedback ratings.
- Create personalized care guides for themselves or an aging or disabled loved one.
- Take interactive health and wellness assessments for early detection.
- Create a Living Will (Advance Directive for HealthCare).
- Create a Power of Attorney for Healthcare.
- Create a Care-Alert® ID to help protect loved ones.
- Store documents and care guides in a secure 256-bit encryption file cabinet system.
- Use CareOptions' proprietary cost evaluators to determine the cost of long-term care and estimate personal financial losses due to a disability, illness or a need to quit or reduce work to assume caregiving responsibilities. The outcomes are astounding!
- Get direct online access to your company's products, services and resources with optional customized apps.
- And much more!



# CareOptions Sample Client Dashboard

**Your Logo/Image  
Here**

Log  Out

[ Your Name ]  
[ Your Email ]  
[ Your Phone Number ]  
[ Website URL ]

  [Social Media if available]



Your Health. Your Care. Your Answers.

LaunchPad

App Store <sup>0</sup>

 ON  OFF



## This Month's Featured App



App  
Directory

Learn about all the  
services available in  
CareOptions.

[Open This App](#)

▶ [What's New](#)

▶ [Play CareOptions Intro Video](#)

▶ [More Information](#)

Who Are We? Get more info  
about [ Your Name Here ]

Contact Us [ Your Name Here ]

## New Wellcheck6 Family Health Review



WellCheck6



Why  
WellCheck6?



Home Safety



Aging in Place  
Tech Watch

## Care Planning Tools



Conversations with



Caregiver



Caregiving Fact



Create a

## CareOptions Sample Client Email

Prospects and clients who register for CareOptions will receive periodic emails sent on your behalf.

Topics include featuring various assessments, new features, tips for handling stress, conversation starters for initiating care-related discussions with aging parents, and more!



Provided by Peterson & Associates



Dear [REDACTED],

With so many of us at home more these days, ensuring your home is safe has become even more important. We also know that staying independent and living at home is important to you and your family. CareOptions can help you with both.

In the U.S., one in every three seniors over the age of 65 falls each year. Falls and home accidents are some of the most common reasons why seniors end up hospitalized or need to move to alternative living facilities like a nursing home.

You can help avoid that by taking the Home Safety Assessment. This exclusive, popular assessment walks you through a series of questions specifically about your or a family member's home. After the questions are answered, it will compute specific solutions to fix safety risks in the home.

We encourage you to take the Home Safety Assessment - it's one of the easiest, yet important assessments you and your family can take.

Be prepared. It will help keep you and your family at home and, most importantly, keep them safe.

Log on at [www.CareOptions.net](http://www.CareOptions.net) and enter your Member Passcode: [REDACTED]

- OR -

[Click Here](#)

If you have any questions, do not hesitate to contact:

YOUR

Agent Name

[agent@peterson.com](#)

Insurance professionals experience challenges identifying new avenues to generate sales, and it has never been more true today.

With concerns about meeting in person due to the pandemic, and restrictions on socializing in groups or gatherings, how do you find new prospects for your business?

Instead of looking to outside, unfamiliar sources, we encourage you to consider options much closer!

*We Have The Tools To Help You Find Success!*

## Association/Group Sales Opportunities



Think about which groups or types of people you think you'll work well with – groups with whom you have an affinity. Focus on state and local groups in your natural markets, rather than their national offices or national associations. Local groups are easier to establish a relationship with and provide the most successful marketing opportunities.

These could be people from your local business community, those with whom you share a hobby, or those you have worked with in past jobs. When you speak their language and understand their values, you relate better and form stronger relationships.

Ask about organizations in your area through family, friends or even clients.

- Church
- Local small business you support
- Associations
- Chamber of Commerce
- Bridge or Game Groups • Elks, Moose, VFW and other Clubs • Fitness Centers • Sporting Events • Golf Outings

# Association/Group Sales Opportunities



## Affiliation Agreement



Send To: Mutual of Omaha Companies  
6 - Association Marketing  
3300 Mutual of Omaha Plaza  
Omaha, NE 68175

or scan and email to: [association.marketing@mutualofomaha.com](mailto:association.marketing@mutualofomaha.com)

Mutual of Omaha Insurance Company and/or its Affiliates (Insurer) are authorized to offer insurance products to members of the  
Organization \_\_\_\_\_

Our organization undertakes  
of claims and all attendant

### Organization Information

Executive Officer or President  
Address \_\_\_\_\_

Phone \_\_\_\_\_

Website Address \_\_\_\_\_

Number of Members \_\_\_\_\_

Purpose/Function of Organization \_\_\_\_\_

I hereby authorize the Insurer to:

☐ Disability

☐ Long-Term Care

Special Instructions \_\_\_\_\_

\*All coverages offered are

Insurer retains the right to

Organization Representative

Name \_\_\_\_\_

Signature \_\_\_\_\_



## Brokerage Association Marketing Proposal Request

Submit

This form supplies Association Marketing with the information necessary to determine an association's eligibility to receive preferential rates. The more information submitted, the faster the decision can be made as to whether the association qualifies. Additional information may be requested to expedite the decision. Before submitting this form please review the Proposal Request Guidelines (M21754\_0111). In order for an association to qualify for Mutual of Omaha's Disability Income Association Marketing Program, they must be a single occupation group in the 6A - 2A risk class. Associations made up of health care occupations are not eligible for the Disability Income discount.

All fields are Required.

### ▼ Producer Information

Producer First Name

Producer Last Name

Production Number

Producer Address:

## Brokerage Association Marketing Plan



Achieving success in marketing and selling to association members requires advanced planning. It is important that the association provides you with ample marketing opportunities so your efforts to contact the members can be effective.

Final approval of group eligibility for preferential rates and no-cost benefit enhancements will be based upon completing this Marketing Plan in its entirety, including the signature of an association representative.

Association Name \_\_\_\_\_

Group Size \_\_\_\_\_

\_\_\_\_\_ment announcement date.

\_\_\_\_\_pe of information to be

## Association/Group Sales Opportunities



### Common Employer Discount (5%)

Targeting people with a common employer is a good way to generate multiple sales with minimal effort. It's easier than a true multi-life sale because there's no group approval to obtain. So when you're asking for referrals, be sure to ask prospective clients for names of co-workers.

When five or more employees who work for a common employer purchase an LTC insurance policy from you, they each save 5% on their premium.

- Complete the Common Employer information on the app
- Submit the Common Employer Questionnaire as a cover sheet along with the initial five applications
- Subsequent applications can be submitted; refer to common employer group number on the app
- Common Employer discount is available to employee and his/her spouse or partner.

### Common Employer\*\* - 5%

Five or more applicants who share a common employer all are eligible for a 5% premium allowance.

- A minimum of five applications is required, must be initially submitted together
- Once the five-person minimum is met, other employees of the same company also will receive the Common Employer Allowance
- Cannot be employer paid or sponsored
- PRD is not available
- Not available with Association/Sponsored Group or Producer Allowances
- Not available to add after issue

## Employer Group Sales Opportunities



Demand continues to increase for worksite Long Term Care insurance (LTCi) solutions, yet it seems there are limited options for the 30 million small businesses in the United States. Small to mid-sized businesses could benefit from long term care planning options to help them recruit, retain, and reward talented employees just like large businesses do.

- Available to almost any business with 5+ employees
- Streamlined group approval process
- Employer group premium rates for employees and eligible family members
- Low minimum participation requirements
  - 2 to 5 employees (varies by states)
- Partnership eligible policies available in many states



## Employer Group Sales Opportunities



# EssentialLTC



## EssentialLTC

### LTCi for Almost Any Business



Demand continues to increase for worksite Long Term Care insurance (LTCi) solutions,<sup>1</sup> yet it seems there are limited options for the 30 million small businesses in the United States.<sup>2</sup> Small to mid-sized businesses could benefit from long term care planning options to help them recruit, retain, and reward talented employees just like large businesses do.

### National Guardian Life Insurance Company (NGL) launched a LTCi PROGRAM FOR THE WORKSITE TO ANSWER THIS NEED

1. Availability to almost any business with 5+ employees
2. Streamlined group approval process
3. Employer group premium rates for employees and eligible family members\*
  - Employer Group rate class priced on a unisex basis in most states or
  - 5% Employer Group premium discount on gender-specific pricing in the remaining states
4. Access to all the comprehensive EssentialLTC features available in the individual market
  - 10-year/single premium payment, lifetime benefits, return of premium/surrender options, joint pricing, and more
5. Partnership eligible policies available in many states\*
6. Low minimum participation requirements
  - 2 to 5 issued employees (varies by state)\*

### INTRODUCING EssentialLTC's Program for the Worksite

Many worksite LTCi programs have strict census guidelines, higher premium costs, minimum participation requirements, group size limitations, and limited benefit choices.

With NGL EssentialLTC, it's possible for almost any business with at least 5 employees to be eligible for employer group premium rates. This may be an appealing option to business owners and executive compensation groups who



# *Here's Your Chance To Win A \$100 Amazon.com Gift Card!*

*Download our GoldenCare contact card for instant access to  
some of our most popular tools!*

*Plus, you can enter a drawing for a chance to win one of  
**ten (10) Amazon.com Gift Card prizes!***

*Use your smart phone, open your camera app, and take a picture  
of the image to the right. It's that easy!*



## 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

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