

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

***Dispelling Hybrid's Claim of Having Solved
"Use It Or Lose It"***

Dispelling Hybrid's Claim of
Having Solved 'Use It or Lose It'
with featured speaker,



Jeff Clark
Regional Director
GoldenCare



COVID-19 concerns and the pandemic have brought laser-sharp focus on Nursing Homes, Assisted Living Facilities and other retirement homes across the nation.

DID YOU KNOW:

61% of people surveyed said they would rather die than go into a Nursing Home?

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.

Consumers are terrified at the prospect of going into a care facility and are looking to you for solutions!

With Transamerica's exit last year, have you considered offering your clients Mutual of Omaha's MutualCare® Solutions coverage?

The demand for Long Term Care has never been higher.

“There is no one universal kind of LTC product or strategy that is always best... there are simply multiple ways to fund the LTC coverage need.”

10 years ago, *5 traditional LTCi policies* sold for every *1 Hybrid*.

Now, there are *5 Hybrids* sold for every *1 traditional LTCi policy*.

Reasons to Sell or Buy a Hybrid Life & LTCi product...

- **Rolling over or re-positioning old Life or Annuity contracts with a “tax-free” or other exchange of some kind**
- **Uninsurable health risks for a traditional LTCi** (Annuity-based hybrids also fit)
- **Desire to receive a 100% cash-benefit**
- **Clients that absolutely refuse to purchase LTCi for whatever reason**
- **Guaranteed or Paid-up Premiums** (Available with traditional LTCi)
- **LTCi Clients under age 30**

Reason **NOT to Sell or Buy a Hybrid Life & LTCi product...**

The Fear of.....

“Use It or Lose It”

The simple fact is.....

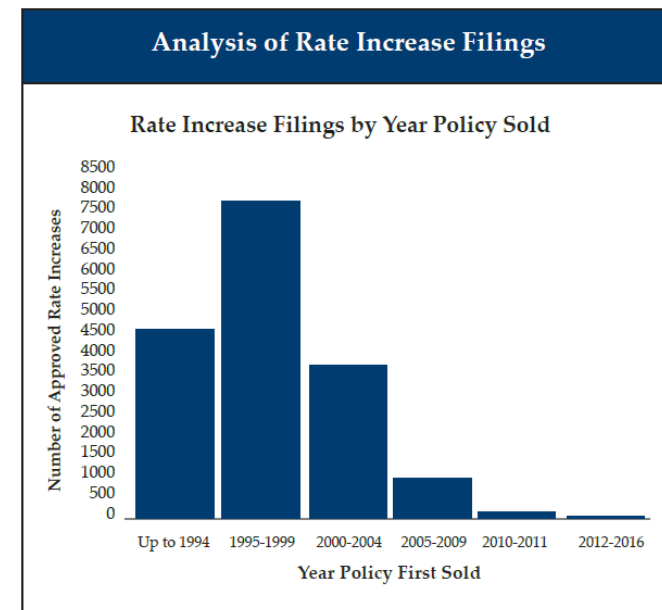
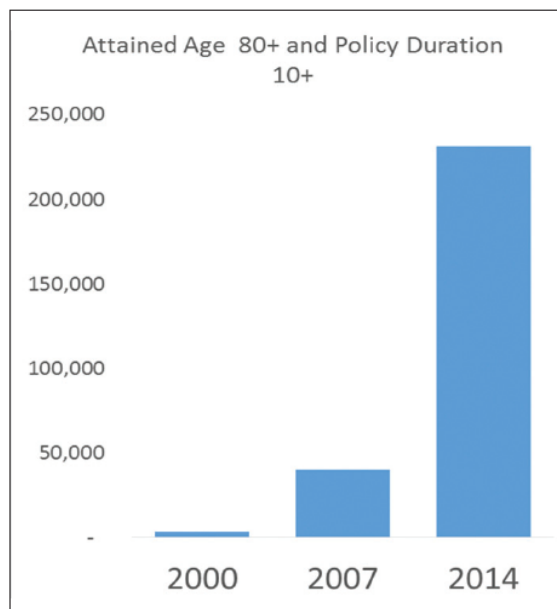
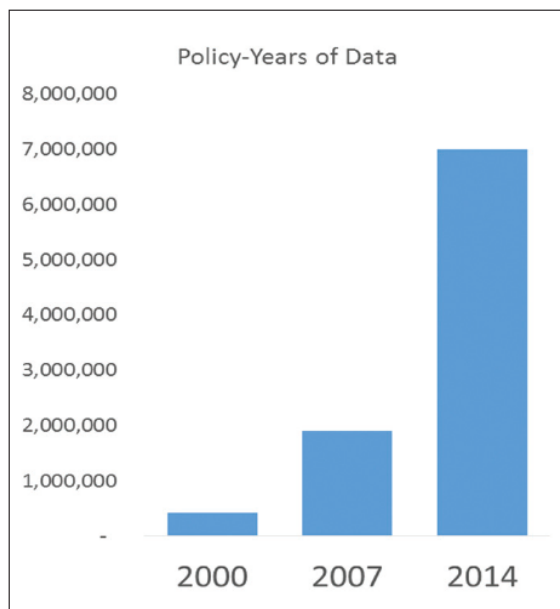
A Life/LTC Hybrid plan is not the best solve for the “Use it or Lose” objection.

The Hybrid is much more expensive and put's the client in a “Use it and Lose it” scenario.

Let's Discuss Traditional LTCi Rate Stability

- 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%

"Long Term Care Insurance is Too Legit to Quit" Broker World Magazine, March, 2017

We Believe in Long-Term Care Insurance



We sold our first long-term care insurance policy in 1987, and since then, Mutual of Omaha has paid over \$1.1 billion in benefits to our policyholders. We are committed to providing solutions that will meet the long-term care needs of your clients and prospects, and to offering you the tools and resources that make it easy to do business with us.

A History of Strength, Security and Stability

We know you have choices when it comes to placing your trust in an insurance carrier, and in these complicated times, it's more important than ever to consider the financial strength and stability of the company you choose to do business with. Through two World Wars, the Great Depression and the many economic challenges since, Mutual of Omaha has kept its promise to be here to pay our customers' claims.

[We Believe in Long-Term Care Insurance](#)

LTC & Unparalleled Flexibility

Taking it a step further:

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: **\$11,488.30**

Short/Fat

- Monthly Maximum Benefit \$7500
- 3 year Benefit Period
- 50% Assisted Living
- 3% Compound Inflation Rider
- **Policy maximum \$270,000**
- Annual Premium: **\$8,601.77**

Short/Fat 2.0

- Monthly Maximum Benefit \$10,000
- 2.1 year Benefit Period
- 50% Assisted Living
- 1% Compound Inflation Rider
- **Policy maximum \$270,000**
- Annual Premium: **\$5,825.22**



Future Maximum Monthly Benefit

Now - \$4,500
10 years - \$7,328
20 years - \$11,936

Now - \$7,500
10 years - \$10,081
20 years - \$13,547

Now - \$10,000
10 years - \$11,045
20 years - \$12,201

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

Mutual LTCi vs Nationwide Hybrid*

Benefits: \$185K/\$5K LTCi Benefit, 3% compound or \$120K Death Benefit

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

Nationwide – Care Matters II **\$17,255**

Mutual LTCi + 2nd-To-Die Life **\$8,599**

LTCi Premium: \$6,425/year (\$260k/\$7.4k ltc ben)

Life Premium: \$2,174/year (\$120k db)

Mutual LTCi + 2 Individual IUL's **\$10,866**

LTCi Premium: \$6,425/year (260k/7.4k ltc ben)

Life Premium: \$2,812/year (65 Male \$120k db)

Life Premium: \$1,629/year (60 Fem \$120k db)

*Nationwide Paid to age 100

*Nationwide has a 20% guaranteed residual death benefit

Mutual LTCi vs Nationwide Hybrid*

Benefits at Claim Time – 20 years later

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

	<u>Combined Annual Premium</u>	<u>Monthly LTC Benefit</u>	<u>LTC Benefit</u>	<u>Death Benefit</u>
Nationwide - Care Matters II <i>With Inflation on LTC Benefit</i>	\$17,255	\$9,031/month	\$334,951 OR	\$240,000 <i>(\$120,000 x2)</i>
			<u>Guaranteed LTC Benefit</u>	<u>Guaranteed Death Benefit</u>
Mutual + 2 nd -To-Die Life <i>With Inflation on LTCi</i>	\$8,599	\$9,030/month	\$317,252 &	\$120,000
Mutual + 2 Indexed UL's <i>With Inflation on LTCi</i>	\$10,866	\$9,030/month	\$317,252 &	\$240,000 <i>(\$120,000 x2)</i>

*Nationwide paid to age 100

*Nationwide has a 20% guaranteed residual death benefit

LTCi vs Pacific Life Hybrid (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 + 2 nd -To-Die Life	\$15,887	LTCi Premium: \$12,760/year (\$310K/\$5K ltc) Life Premium: \$3,127/year (\$120K db)
NGL + 2 Individual IUL's	\$22,121	LTCi Premium: \$12,760/year (\$121K/\$5K) Life Premium: \$5,515/year (65 Male \$120K) Life Premium: \$3,840/year (60 Fem \$120K)

- NGL \$310K/\$5,100K *
- Columbus Life Lapse age 100 on 2nd-toDie age 95 on IUL**

LTCi vs Pacific Life (10-Pay)

Benefits at Claim Time – 20 years later

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

	<u>Combined Annual 10-Pay Premium</u>	<u>Monthly LTC Benefit</u>	<u>LTC Benefit</u>	<u>Death Benefit</u>
Pacific Life – PremierCare With inflation on LTCi	\$44,088	\$9,033/month	\$596,019	OR \$120,000
			<u>LTC Benefit</u>	<u>Guaranteed Death Benefit</u>
NGL + 2 nd -To-Die Life <i>With Inflation on LTCi</i>	\$15,887	\$9,211/month	\$559,893	& \$120,000
NGL + 2 Indexed UL's <i>With Inflation on LTCi</i>	\$22,121	\$9,211/month	\$559,893	& \$240,000 <i>(\$120,000 x2)</i>

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

LTCi vs Securian Hybrid (10-Pay) *

Benefits: \$121K/\$5K LTCi Benefit with 3% compound or \$120K Death Benefit
Married Couple: Male (65) & Female (60), Standard Health

Combined Annual 10-Pay Premiums

Securian - SecureCare	\$21,690	
NGL + 2 nd -To-Die Life	\$11,293	LTCi Premium: \$8,166/year (121K/5k) Life Premium: \$3,127/year (120K)
NGL + 2 Individual IUL's	\$17,521	LTCi Premium: \$8,166/year (121K/5K) Life Premium: \$5,515/year (65 Male \$120K) Life Premium: \$3,840/year (60 Fem \$120K)

* NGL \$124K/\$5,100K

LTCi vs Securian Hybrid (10-Pay) *

Benefits at Claim Time – 20 years later

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

<u>Combined Annual 10-Pay Premium</u>	<u>Monthly LTC Benefit</u>	<u>LTC Benefit</u>	<u>Death Benefit</u>
Securian – SecureCare <i>With Inflation on LTC Benefit</i>	\$21,690	\$9,030/month	\$219,984 <u>OR</u> \$240,000 <i>(\$120,000 x2)</i>
		<u>Guaranteed LTC Benefit</u>	<u>Guaranteed Death Benefit</u>
NGL + 2 nd -To-Die Life <i>With Inflation on LTCi</i>	\$11,293	\$9,211/month	\$224,139 <u>&</u> \$120,000
NGL + 2 Indexed UL's <i>With Inflation on LTCi</i>	\$17,521	\$9,211/month	\$224,139 <u>&</u> \$240,000 <i>(\$120,000 x2)</i>

* NGL \$124K/\$5,100K

Mutual LTCi vs OneAmerica Hybrid

Benefits: \$166K Death Benefit, \$166K Max/\$5K Monthly
(33 month) LTCi Benefit w/o & w/ 3% Comp inf. AOB only
Single Female (60), Standard Health

OneAmerica-Asset Care <i>No Inflation rider on LTCi</i>	<u>Annual Premium</u> \$5,753	
LTCi + Indv. Indexed UL <i>No Inflation rider on LTCi</i>	\$4,068	LTCi Premium: \$1,955/year (\$166k/\$5k ltc) Life Premium: \$2,113/year (\$166K db)
OneAmerica-Asset Care <i>With Inflation rider on AOB</i>	\$8,567	
LTCi + Indv. Indexed UL <i>With Inflation on LTCi</i>	\$5,327	LTCi Premium: \$3,214/year (\$185k/\$7.4k/1% ltc) Life Premium: \$2,113/year (\$166K db)

Mutual LTCi vs OneAmerica Hybrid

Benefits at Claim Time – 20 years later

Single Female (60) Standard Health

	<u>Premium</u>	<u>Monthly Benefit</u>	<u>LTC Benefit</u> OR <u>Death Benefit</u>
OneAmerica -Asset Care <i>No Inflation</i>	\$5,753	\$5,000/month	\$166,000 or \$166,000
LTCi + Indv. Indexed UL <i>No Inflation rider on LTCi</i>	\$4,068	\$5,000/month	\$166,000 & \$166,000
			<u>LTC Benefit</u> or <u>Guaranteed Death Benefit</u>
OneAmerica-Asset Care <i>With Inflation</i>	\$8,567	\$9,033/month	\$225,000 or \$166,000
LTCi + Indv. Indexed UL <i>With Inflation on LTCi</i>	\$6,563	\$9,033/month	\$225,000 & \$166,000

Let's look at the
whole story

Little Diddy about Jack & Diane

Columbus Life: \$2,408
Mutual of Omaha: + \$10,556
Total: \$12,964

OneAmerica: \$19,153

Mutual 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 3%)	\$10,243	
LTCi + 2 nd -To-Die Life <i>With Inflation rider on LTCi</i>	\$7,918	LTCi Premium: \$5,510/year (\$240K/7.4k/1% ltc Ben.) Life Premium: \$2,408/year (\$166K DB)
OneAmerica (AOB & COB 3%)	\$19,153	
LTCi + 2 nd -To-Die Life <i>\$500k/\$5k, +Inflation & Shared on LTCi</i>	\$12,964	LTCi Premium: \$10,556/year (\$500K/10k/1.5% ltc Ben.) Life Premium: \$2,408/year (\$166K DB)

* Paid to Age 95

Expedition SIUL™

Designed for: Male age 65
Male Issue Age 65
Standard-TNU

\$166,000 Total Specified Amount

Death Benefit Option 1

Modal Premium \$2,408.45 Annual

Female Client
Female Issue Age 60
Standard-TNU



Columbus Life
Insurance Company

Policy Illustration Explanation – Narrative Summary

Expedition SIUL™ -
Flexible Premium
Survivorship Universal

The policy is a flexible premium Universal Life Insurance product. The policy is called "survivorship" because the death benefit is paid upon the death of the second Insured. The policy will remain in force as long as its Net Cash Surrender Value is sufficient to pay monthly policy expenses. The Indexed

Plan Design	Jack: Age 65	Diane: Age 60	
Household Status	Partner - Both Insured	Partner - Both Insured	
Gender	Male	Female	
Rate Classification	Select	Select	
Policy Limit	\$500,000	\$500,000	
Cash Benefits (25% of HHC)	\$2,000 per month	\$2,000 per month	
Elimination Period	0 Days	0 Days	
Benefit Duration	20.8 years (250 months)	20.8 years (250 months)	
Reimbursement Benefits:			
Nursing Home (NH)	Up to \$10,000 per month	Up to \$10,000 per month	
Assisted Living	Up to \$5,000 per month	Up to \$5,000 per month	
Home Health Care (HHC)	Up to \$10,000 per month	Up to \$10,000 per month	
Elimination Period (Calendar Days)	90 Days	90 Days	
Benefit Duration (NH)	4.2 years (50 months)	4.2 years (50 months)	
Partnership Qualified	No	No	
Inflation Protection			
Inflation Protection Benefit	1.5% Compound Lifetime with Buy Up Option	1.5% Compound Lifetime with Buy Up Option	
Total Premium	Jack	Diane	Combined
15% Partner - Both Insured Savings	-808.75	-1,054.20	-1,862.95
Your Annual Premium	4,582.87	5,973.72	10,556.59
Other Modes of Payment			
Annual Premium	4,582.87	5,973.72	10,556.59
Semi-Annual Premium	2,337.27	3,046.60	5,383.87
Quarterly Premium	1,191.55	1,553.17	2,744.72
Monthly Premium	412.46	537.63	950.09

Asset Care®

Asset Care Recurring F

State: IA

Prepared for: Valued Client

Male, 65

Class: Non-Tobacco

Female Cl

Female, 60

Class: Non

Initial Annual
Premium:

\$10,243

Face Amount:

Total Initial LTC
Benefit Balance:

Face Amount - payable for LTC

Initial LTC Benefit Limit, Per Individual:

\$5,000 Monthly
\$60,000 Annually

Initial LTC Benefit Limit, For One or Both Individuals**:

\$10,000 Monthly (\$
\$120,000 Annually

***If both insured receive long-term care benefits at the same time, the long-term care benefit will last for a shorter period of time than if only one insured receives long-term care benefits.*

Premiums:

Annual Life Premium - \$5,248

Annual LTC Premium - \$4,995

Total Initial Premium - \$10,243

Features and Benefits:

Benefit Period - 33 Months /

Inflation Option - 3% AOB¹

Inflation Duration - Lifetime

Premium guaranteed to never

Guaranteed Cash Value

Waiver of Premium

Asset Care®

Asset Care Recurring Premium Whole Life

State: IA

Prepared for: Valued Client

Male, 65

Class: Non-Tobacco

Female Client

Female, 60

Class: Non-Tobacco

Initial Annual
Premium:

\$19,153

Face Amount:

\$166,667

Total Initial LTC
Benefit Balance:

Face Amount - payable for LTC

Continuation of Benefits*

Unlimited

**Continuation of Benefits begins once the policy Face Amount is exhausted.*

Initial LTC Benefit Limit, Per Individual:

\$5,000 Monthly
\$60,000 Annually

Initial LTC Benefit Limit, For One or Both Individuals**:

\$10,000 Monthly (\$5,000 per person)
\$120,000 Annually (\$60,000 per person)

***If both insured receive long-term care benefits at the same time, the long-term care benefit will last for a shorter period of time than if only one insured receives long-term care benefits.*

Premiums:

Annual Life Premium - \$5,248

Annual LTC Premium - \$13,905

Total Initial Premium - \$19,153

Features and Benefits:

Benefit Period - 33 Months AOB¹ / Lifetime COB²

Inflation Option - 3% AOB¹ / 3% COB²

Inflation Duration - Lifetime

Premium guaranteed to never increase

Mutual LTCi vs OneAmerica*

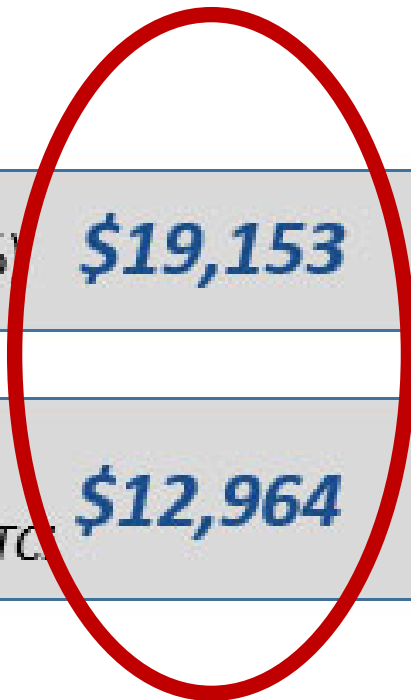
Benefits at Claim Time – 20 years later

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 3%)	\$10,243	\$9,033/month	\$299,812	or \$166,000
LTCi + 2 nd -To-Die Life <i>With Inflation rider on LTCi</i>	\$7,918	\$9,030/month	\$293,000	& \$166,000 <i>Guaranteed</i>
OneAmerica (AOB & COB 3%)	\$19,153	\$9,033/month	Unlimited	or \$166,000
LTCi + 2 nd -To-Die Life <i>\$500k/10k, +Inflation & Shared on LTCi</i>	\$12,964	\$13,469/month	\$1,348,000 <i>(\$674k x 2)</i>	& \$166,000 <i>Guaranteed</i>

* Paid to Age 95

From the previous slide:



OneAmerica (AOB & COB 3%)	\$19,153	\$9,033/mo
LTCi + 2 nd -To-Die Life <i>\$500k/10k, +Inflation & Shared on LTCi</i>	\$12,964	\$13,469/mo

That's a difference of **\$6,189** premium savings

- Invested at 5% for 20 years = **\$214,877**
- Invested at 3% for 20 years = **\$171,289**

Mutual 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>	<u>Invested Premium Savings</u>
OneAmerica (AOB only 3%)	\$10,243	\$9,033/month	\$299,812	or \$166,000	---
LTCi + 2 nd -To-Die Life <i>With Inflation rider on LTCi</i>	\$7,918	\$9,030/month	\$293,000	& \$166,000 <i>Guaranteed</i>	& \$80,722
OneAmerica (AOB & COB 3%)	\$19,153	\$9,033/month	Unlimited	or \$166,000	---
LTCi + 2 nd -To-Die Life <i>\$500k/10k, +Inflation & Shared on LTCi</i>	\$12,964	\$13,469/month	\$1,348,000 <i>(\$674k x 2)</i>	& \$166,000 <i>Guaranteed</i>	& \$214,877

* Paid to Age 95

What if Diane tragically dies 7 years later.

- *With OneAmerica, Jack continues to pay the full amount of premium. *(2nd-to-die)*
- *With traditional LTCi Jack will only pay his half of premiums while inheriting her benefits.

Jack & Diane Example

Now let's consider...

What If:

Diane unexpectedly passes away 7 years later.

Mutual of Omaha's premium is waived for the deceased spouse.

OneAmerica's full premium is required to continue Jack's plan.

\$5,973 x 13 yrs =
\$77,649 in unspent premium

Plan Design	Jack: Age 65	Diane: Age 60	
Household Status	Partner - Both Insured	Partner - Both Insured	
Gender	Male	Female	
Rate Classification	Select	Select	
Policy Limit	\$500,000	\$500,000	
Cash Benefits (25% of HHC)	\$2,000 per month	\$2,000 per month	
Elimination Period	0 Days	0 Days	
Benefit Duration	20.8 years (250 months)	20.8 years (250 months)	
Reimbursement Benefits:			
Nursing Home (NH)	Up to \$10,000 per month	Up to \$10,000 per month	
Assisted Living	Up to \$5,000 per month	Up to \$5,000 per month	
Home Health Care (HHC)	Up to \$10,000 per month	Up to \$10,000 per month	
Elimination Period (Calendar Days)	90 Days	90 Days	
Benefit Duration (NH)	4.2 years (50 months)	4.2 years (50 months)	
Partnership Qualified	No	No	
Inflation Protection			
Inflation Protection Benefit	1.5% Compound Lifetime with Buy Up Option	1.5% Compound Lifetime with Buy Up Option	
Total Premium	Jack	Diane	Combined
15% Partner - Both Insured Savings	-808.75	-1,054.20	-1,862.95
Your Annual Premium	4,582.87	5,973.72	10,556.59
Other Modes of Payment			
Annual Premium	4,582.87	5,973.72	10,556.59
Semi-Annual Premium	2,337.27	3,046.60	5,383.87
Quarterly Premium	1,191.55	1,553.17	2,744.72
Monthly Premium	412.46	537.63	950.09

Mutual 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>	<u>Invested</u> <u>Premium Savings</u>	<u>Invested</u> <u>Unspent Premium</u>
OneAmerica (AOB only 3%)	\$10,243	\$9,033/month	\$299,812	or \$166,000	---	
LTCi + 2 nd -To-Die Life <i>With Inflation rider on LTCi</i>	\$7,918	\$9,030/month	\$293,000	& \$166,000 <i>Guaranteed</i>	& \$80,722	& \$54,586
OneAmerica (AOB & COB 3%)	\$19,153	\$9,033/month	Unlimited	or \$166,000	---	
LTCi + 2 nd -To-Die Life <i>\$500k/10k, +Inflation & Shared on LTCi</i>	\$12,964	\$13,469/month	\$1,348,000 <i>(\$674k x 2)</i>	& \$166,000 <i>Guaranteed</i>	& \$214,877	& \$111,089

\$325,966

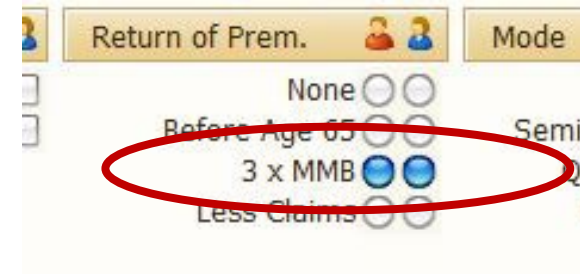
* Paid to Age 95

Strategy: Add ROP 3 X MMB Rider

Take advantage of Mutual of Omaha's inexpensive Return of Premium "3 times MMB" rider. This could replace a Final Expense insurance plan or Re-coop more than 50%

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.)



No need to add another contract with a life company, or add a line of authority to your license (in some states).

<https://goldencare.com/software-download/>

CHANGE YOUR MINDSET

No More Bundling!



It has been ingrained in us:
"You'll save more when you bundle!"

- Home & Auto
- Telecom Services
- Banking Services
- Debt/Student Loans
- Travel & Hotel
- Sales, Coupon & Shipping

Not all bundles are created equal!

A Note On Commissions

It's worth mentioning.

<u>Traditional LTC</u>	(1st Year) Large	(Yrs. 2+) Largest
<u>Life</u>	(1st Year) Large	(Yrs. 2-12) Smaller
<u>Hybrid</u>	(1st Year) Large	(Yrs. 2-10) Smaller

Bundled vs UnBundled

Linked-Benefit “Hybrid” = Bundled

Bundled \$ \$ \$ \$ \$

Traditional LTCi + Life = UnBundled

Commissions are 33% higher in total!

UnBundled \$ \$ \$ \$ \$ \$ \$ \$ \$ \$



Life/LTCi Hybrid Comparison Quote Form

Linked Benefit / Hybrid

Carrier or Policy Name: _____

Premium: \$ _____

LTC Monthly Benefit: \$ _____

LTC Total / Maximum Benefits: \$ _____

Death Benefit: \$ _____



Traditional LTCi and Life Insurance

Carrier or Policy Name(s): _____

LTC Premium Cost: \$ _____

Life Premium Cost: \$ _____

Combined Total Premium: \$ _____



NOTES:

10700 Old County Road 15, Ste 450 | Plymouth, MN 55440
Toll Free: 800-842-7799 | Local: 763-425-1111 | Fax: 656-843-8608 | www.goldencaremutual.com

For Producer Use Only. Not for use with the general public.

LTC Hybrid Form 0001

GoldenCare has created a new form that can be used to compare the benefits and coverage between a linked-benefit “hybrid” and traditional long-term care insurance with a life policy.

We will send a copy of this form after this presentation.

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

***Dispelling Hybrid's Claim of Having Solved
"Use It Or Lose It"***