

"Which Accessories Do You Want In Your Client's New Retirement Security Vehicle?"

LTCi Policy Nuances by Company

Reminder to Agents-Please note that all of the policy benefits and provisions displayed today may not be available in your state. Please verify availability with your America's Long Term Care Insurance Experts GA.

Wish I Still Had It...





Comes with...

- Waiver of Premium
- Home Care
- Adult Day Care
- Assisted Living Facility Care
- Residential Care Facility
- Nursing Home Care



Add-ons worth considering...

Calendar Day & 0 Day HHC Elimination Period

Shared Policies

Innovative Inflation Protection offerings

“Cash” Payment of LTCi Claims

Limited Pay Policies

- Speed
- Fuel Efficiency
- Affordability
- Ergonomic
- Innovative Financing Options





How Do Long Term Care Insurance Policies Work

1. Expense Incurred Method

- Reimbursed up to the max. daily or monthly benefit after eligible expenses are incurred

2. Indemnity Method

- Reimbursed the max. daily benefit each day eligible expenses are incurred regardless of the actual charges

3. Disability Method

- Entire daily/monthly benefit is paid directly to the insured at the beginning of each month regardless of incurred expenses.



Cash Payment of LTCi Benefits

Use for informal care

Use for prescriptions

Use for deductibles

Use any way you wish



Assurity

- Expense incurred contract w/ indemnity option
- 5% Compound Step rated inflation protection
- Shared Benefit Rider – 3 pools (ex. \$150 Max. Daily Benefit., 5 Year Benefit Period)



**Super-Sized
Commissions**

It's got a Hemi



Genworth – “Test drive the Privileged Choice & Classic Select Series”

Classic Select

- Provides benefits for unlicensed care
- Shared Care-One Pool

Privileged Choice

- 1st Day HHC Coverage
 - HHC visits count towards facility EP
- Unlicensed Care
- Shared Care-One Pool



2 Insured's, 1 Pool of Money

Reliable as a Honda



Great American – Test Drive the “Flexible Benefit LTC”

- Cash Payment of Claims Alternative
- Rate Guarantee 3-20 Years
- Limited Pay – 5, 10, 15, 20, Pay to 65 & Single
- Great for Employers & Associations





John Hancock – Test Drive the “Leading Edge”

Benefit Periods

- 3 Years
- 5 Years
- **5 Years Plus \$1 Million¹**

- *5 Years Plus \$1 Million Monthly Example*

\$ 270,000 (\$4,500 month benefit
x 5 years (60 months))

+ \$1,000,000

\$1,270,000 (Total Benefit)



Sporty



“Leading Edge” Consumer Price Index (CPI) Inflation Protection



Annual increases based on CPI

No limit

Most widely used measure

Steady increase

If CPI is negative, benefits remain level



John Hancock – Test Drive the “Family Care”

A Multigenerational LTCi Benefit

- ✓ Affordable LTCI Coverage for Couples
- ✓ Combats the Lifetime Objection
- ✓ Can include up to 4 family members
- ✓ One Elimination Period needs to be satisfied
- ✓ All insureds have access to the benefits
- ✓ Any unused benefits are available for coverage at a later date
- ✓ Combats the #1 objection *"What if I never use the benefits?"*
- ✓ Upon the death of one of the covered individuals, the premiums are recalculated at original age for the survivors



John Hancock
up to 4 family members

\$540,000*
10-Year Plan

*Plan uses \$150 Max Daily benefit



LifeSecure

- Expense incurred (with leftover cash)
- Benefit pool options from \$75,000 to \$1,000,000
- Benefits paid out based on 1%, 2% or 3% (client's choice)
- Sell policy base on premium tolerance
 - www.yourlifecure under “Quote Calculator”



MedAmerica– Test Drive the “Simplicity ii”

- All Terrain





No Durations, No Complicated Formulas

World wide coverage

Built in Calendar Elimination Period

Multiple Inflation Options

“Speed Application”

Cash Benefit Account (Choose One)	Monthly Cash Benefit	
\$100,000 2 Options: a or b	a. \$1,500	
	b. \$3,000	
\$200,000 4 Options: a, b, c, or d	a. \$1,500	c. \$4,500
	b. \$3,000	d. \$6,000
\$300,000 4 Options: a, b, c, or d	a. \$3,000	c. \$6,000
	b. \$4,500	d. \$7,500
\$500,000 4 Options: a, b, c, or d	a. \$4,500	c. \$7,500
	b. \$6,000	d. \$9,000
\$1,000,000 4 Options: a, b, c, or d	a. \$6,000	c. \$9,000
	b. \$7,500	d. \$12,000



MetLife – Test Drive the “VIP2”

- Facility Only
- Value-Daily Reimbursement *w/indemnity rider*
- Ideal-Monthly
- Reimbursement
- Premier-Cash



MetLife – Test Drive the “LifeStage Advantage”

Reimbursement or Cash

Pool of Money

\$75,000

\$100,000

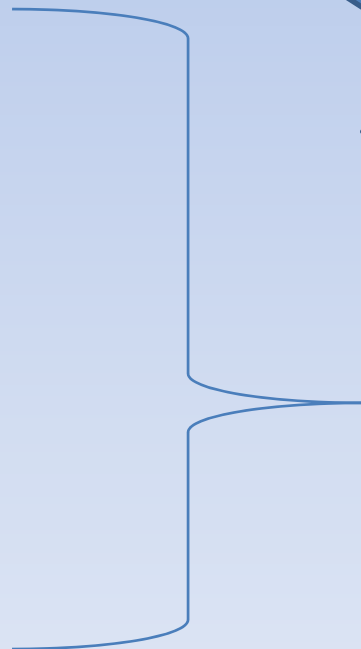
\$200,000

\$300,000

\$400,000

\$500,000

\$1,000,000



Many Monthly
Payment Option
Choices



Mutual of Omaha

Mutual Care	LTC I	LTC II
<p>2 Pre-packaged plans: 3 or 5 Year Benefit, \$100 Daily Benefit, 5% Compound Inflation for 20 Years</p> <p>Other daily benefit choices available.</p>	<p>1 Pool Policy</p>	<p>2 Pools – 1 for facility care, 1 for home care</p> <p>Spouse Benefit- Pays additional 60% based on daily or monthly benefit. It does not reduce the benefit pool.</p>



Prudential – Test Drive the “LTC3”

4 HHC Payment Options

1. Daily Reimbursement
2. Monthly Reimbursement
3. Cash
4. Flexible Cash
 - 50% Cash / 50% Reimbursement

HHC % choices:

50%

75%

100%

150%



Prudential's

Built-in Cash Alternative in the daily/monthly reimbursement models

- Receive “Cash” in lieu of reimbursement charges
- Submission of bills or proof of care is not required
- Pays for informal care or expenses not covered by reimbursement
- Pool lasts longer
- \$200 Daily Benefit with 150% HHC has an alternative cash benefit of \$3,600



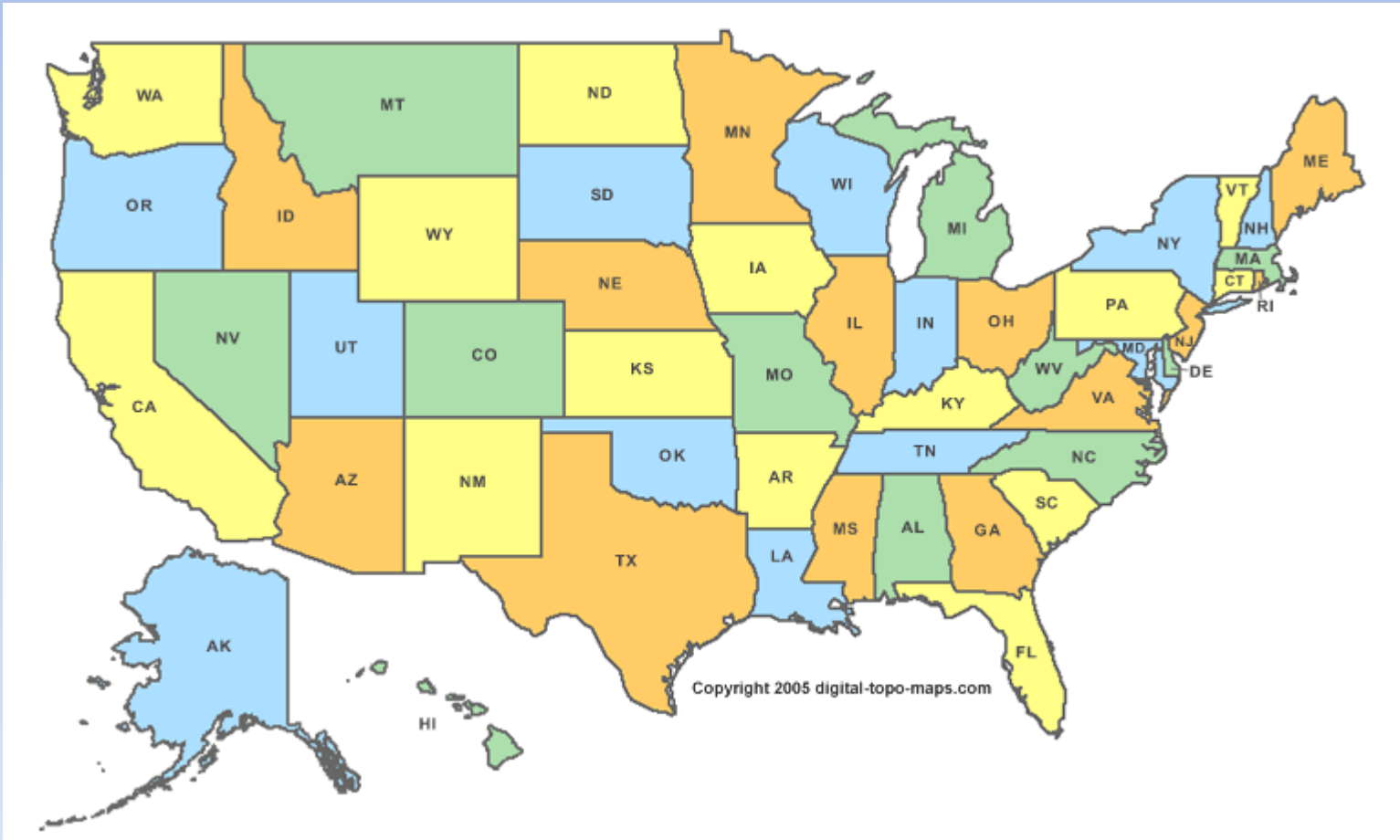


What kind of car do you drive?





DISCLAIMER





INSURANCE ADVISORS
Leaders in LTCI

**THANK YOU FOR
ATTENDING**

