

LONG-TERM CARE.
MADE SIMPLE.

JUST
ASK



JUST ASK:
HOW DO YOU START AN LTC CONVERSATION?

What You Will Learn Today

- ① Client Concerns
- ② Questions for Every Conversation
- ③ Client Approaches
- ④ Designing and Funding the Right Plan
- ⑤ Case Studies



① CLIENT CONCERNS

What Are Their Concerns?

1. It's Overwhelming
2. The Coverage Won't Pay
3. The Government Will Help
4. Focused on Portfolio
5. It Can Wait
6. It's Expensive

① It's Overwhelming

But who is overwhelmed – the client or you?

- At a minimum, you need to know:
 - Assets they'd like to earmark or liquidate first
 - Who will make decisions on their behalf
 - Where and how they prefer to receive care

② The Coverage Won't Pay

More options are available today than ever before. Long-term care products include a number of options with additional leverage, riders or return-of-premium guarantees.

- Bad news is usually front page news
- Industry has learned from mistakes
- Carriers want to pay claims – concierge service

③ The Government Will Pay

- **Medicare**

- Only covers skilled care after hospitalization; designed to pay for severe, short-term illness only

- **Medicaid**

- Essentially welfare program; requires paying for coverage out of pocket until controllable assets are nearly exhausted

④ Focused on Portfolio

- Retirement planning = income planning AND protecting against the unexpected
- Single long-term care event one of the biggest potential risks to portfolio

Can you call yourself a retirement planner if you ignore this risk?

⑤ It Can Wait

Since insurance premiums are based on age and benefits, each year you wait, you'll lose more money. You're buying it now for later, because it makes financial sense.

- The longer you wait, the more insurance will cost
- Your health will change as you age – usually not for the better

⑥ It's Expensive

Since the cost of care is always rising, what seems like a reasonable amount of coverage today may not be sufficient for future care needs.

- Today's products include additional leverage, riders or return-of-premium guarantees
- An asset, not an expense – creates pool of tax-free benefits
- Some coverage is better than none



② QUESTIONS FOR EVERY CONVERSATION

But, Wait ...

The Conversation is Not About:

- Selling insurance
- Pitching a product
- Telling them they will need it
- Scare tactics

Questions for Every Conversation

Ask:

Would you agree that you are likely to live a long life? If you do, would you agree that the longer you live, the greater likelihood your health could become compromised and you may need extended care?

Ask:

If you needed care, do you agree that it would have serious, if not irreversible consequences on your family?

Ask:

If you were to need care, what is your plan to fund such an event?

Additional Questions

Ask:

- *Would you prefer for your family to provide the care or manage the care being given?*
- *Where would you like to receive the care?*
- *Have you considered the impact on your retirement plan, should an event occur?*
- *If you were to need care, would you like to self-fund, or have a partner to help cover the costs?*



③ CLIENT APPROACHES

Ways to Approach Clients

*Remember, this isn't about scare tactics – it's reality.
It's about planning. It's what you're best at.*

1. Emotional
2. Logistical
3. Financial



④ DESIGNING AND FUNDING THE RIGHT PLAN

Designing the Plan

Consider what's important:

1. What are we protecting?

- 3-4 year event
- 8-10 year event

2. How will we fund the plan?

- Single premium
- Limited or lifetime pay

3. How to get paid?

- Reimbursement
- Indemnity

Funding the Plan

To determine where the money comes from, ask:

- If you needed care, which asset would you utilize first?
 - CD
 - CV Life Insurance
 - Non-Qualified Annuities
 - Excess Income
 - Qualified Accounts
- What will the impact of accessing those funds be?
- Do you want to create leverage?



⑤ CASE STUDIES

CASE STUDY #1:

Catastrophic Protection

CLIENT PROFILE:

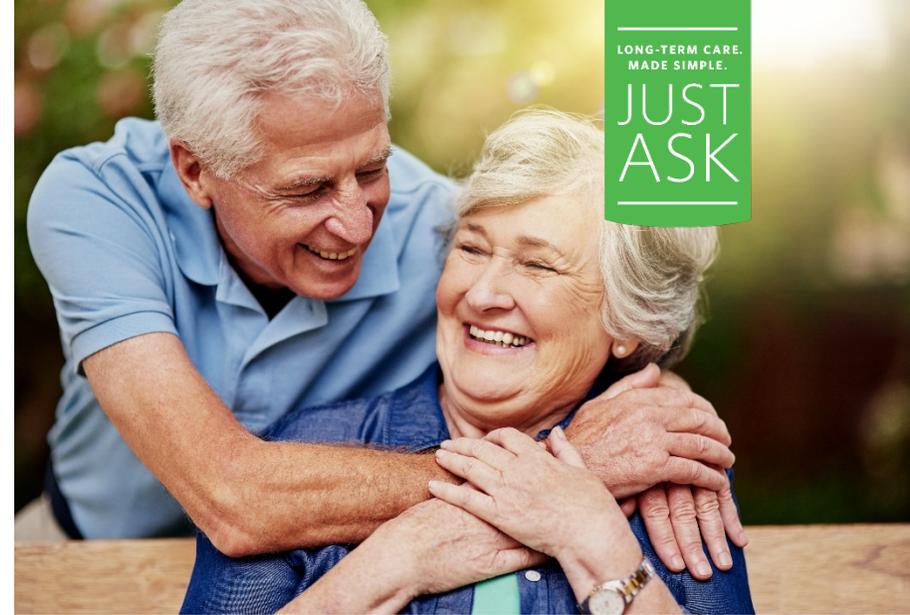
- Male 68 and Female 66
- Successful business owner
- Longevity in family

CONCERNS:

- Not be a burden on family
- Protect against a catastrophic event

RESULTS:

- Reposition \$300,000
- \$8,000 monthly benefit for life, per person
- 10 year event at age 80, pays \$1.5M tax free



CASE STUDY #2:

Premium Fatigue

CLIENT PROFILE:

- Female 67
- Has existing whole life policy - \$128,000

CONCERNS:

- No longer wants premium payments
- Needs have changed
- Worried about needing care

RESULTS:

- 1035 funds into Single Premium Linked Benefit
- \$6,900 monthly LTC benefit
- Total LTC pool of \$500,000



CASE STUDY #3:

Indemnity

CLIENT PROFILE:

- Male 55 and Female 59

CONCERNS:

- Having a LTC event
- Wants control over receiving benefits

RESULTS:

- \$7,500 monthly benefit per person
- Total LTC pool \$540,000 per person – 3% simple inflation
- \$27,000 combined premium for 10 years
- Once on claim, benefits paid directly to owner
- No need to file receipts and worry about benefits



CASE STUDY #4:

Leveraging Existing Asset

CLIENT PROFILE:

- Female 77
- Received significant rate increase on current LTC policy

CONCERNS:

- Too expensive now
- Definitely cannot pay if increases continue

RESULTS:

- Identified existing annuity that wasn't part of income plan
- 1035 of \$138,000
- Leveraged to \$350,000 tax free for LTC



CASE STUDY #5:

Utilizing Income

CLIENT PROFILE:

- Male 62 & Female 61
- Both teachers

CONCERNS:

- Longevity in family
- Affordable protection

RESULTS:

- Traditional LTC Solution
- \$4,000 monthly benefit, 3 year BP
- 3% compound inflation x 20
- Leveraged to \$300,000 shared pool





WE ARE YOUR PARTNERS, JUST ASK

LTC Discussion Tool

The screenshot shows a web interface for the ASH Brokerage LTC Discussion Tool. On the left, a teal sidebar contains the ASH Brokerage logo at the top. Below the logo is a 'LOG IN' section with a text input field containing 'chad.eyrich@ashbrokerage.com', a password input field with masked characters, and a 'LOG IN' button. Below the button are links for 'REMEMBER ME' and 'FORGOT PASSWORD?'. On the right, a light gray main area features a teal banner at the top with the text 'It Starts with a Discussion!'. Below the banner, the text 'WELCOME' is followed by the question 'ARE YOU AN AGENT WITH US?'. A paragraph of text explains that registration provides access to cases, commissions, quoting tools, and other resources. A teal 'REGISTER NOW' button is positioned below the text.

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LOG IN

chad.eyrich@ashbrokerage.com

LOG IN

REMEMBER ME [FORGOT PASSWORD?](#)

It Starts with a Discussion!

WELCOME

ARE YOU AN AGENT WITH US?

Register with our portal for access to your cases, commissions and quoting tools. You will also find other resources such as calculators, educational material and product information.

REGISTER NOW

LTC Discussion Tool

The screenshot shows the ASH Brokerage website interface. At the top left is the ASH logo. A navigation menu includes MY BUSINESS, QUOTES, APPLICATIONS, PRODUCTS, and TOOLS. On the right, there is a user profile for MICHAEL and a search icon. Below the navigation are three large buttons: RUN A QUOTE (with a gear and dollar sign icon), SUBMIT AN APP (with a document and checkmark icon), and TOOLS (with a wrench and screwdriver icon). A 'TOOLS' section follows, containing five tool cards: LIFE PREVIEW, LTC PREVIEW, FIA ANALYZER, FLUIDLESS FILTER, and LTC DISCUSSION. The LTC DISCUSSION card is highlighted with a mouse cursor. Below the tools are sections for 'Key Resources' (Fluidless Underwriting Filter, Life PreView Underwriting Prescreening) and 'Industry News' (Prudential - New Rider and Changes to Survivorship IUL in 2019).

Easy Access!
Start the conversation with a few questions, then get an LTC readiness score for planning discussions.

LTC Discussion Tool

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MY BUSINESS QUOTES APPLICATIONS PRODUCTS TOOLS MICHAEL

LTC DISCUSSION

Start A New Discussion

Past Discussions

DATE	FIRST NAME	LAST NAME	EMAIL	DECISION	PDF
8/28/2018 1:38 PM	Mikel	Birns	joemama@mail.com	Cost Share	Download
6/5/2018 11:05 AM	Chad	Client	chad.eyrich@ashbrokerage.com	Cost Share	Download

CONTRACTING UNDERWRITING EDUCATION CONTACT

Online Contracting Carrier Guidelines News (800) 589-3000

View Contracts Impairment Fact-Finders Sales Concepts Contacts by Department

Pre-Appointment Life/LTC PreView Advanced Markets Help Center

Training Requirements Accelerated Programs Webinars and Videos Privacy Policy

State Licensing Additional Resources Industry Resources

PROVIDE FEEDBACK

Start and Save Discussions!
 Discussions can be saved for future review or future planning needs.

LTC Discussion Tool

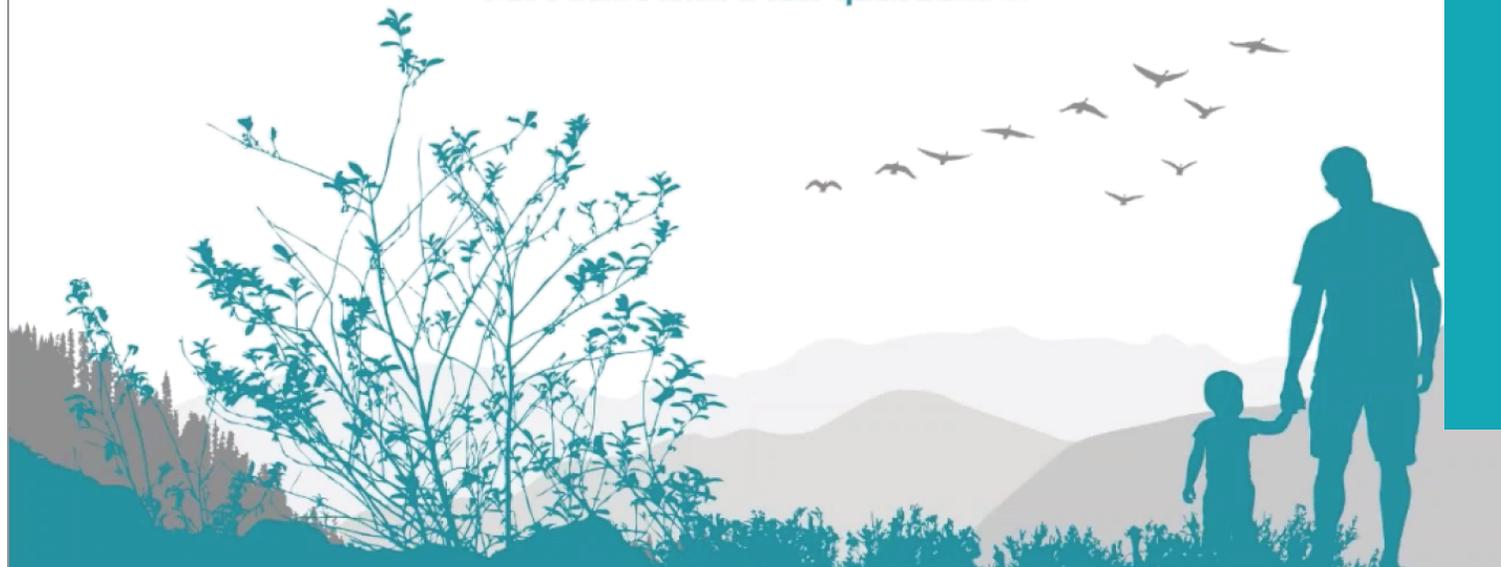
One of the major aspects of what we do here is help our clients plan for living a long life.

What I would like to discuss with you today are the serious, if not irreversible, consequences of what living a long life can have on your family.

Let's start with a few questions ...

It's About Planning for Changes in Your Life!

Let's discuss how living a long life can actually have unexpected consequences to your family.



LTC Discussion Tool

Long-Term Care Discussion



To what extent do you agree that the longer you live, the greater the likelihood that your health could become compromised and you could need some sort of extended care?

Strongly Disagree Disagree Unsure Agree Strongly Agree

[Back](#)

Simple, Easy Questions!

Start right from the beginning gathering how they feel about what it means to live a long life.

LTC Discussion Tool

Long-Term Care Discussion

Based on your answers, your Long-Term Care Readiness Score is 20.

20

Serious Consideration Recommended



Would you like to look at the impact of long-term care event could have on your retirement?

Yes No

Back Next

Create a Readiness Score!
Based on their answers, a score is generated to show the readiness if an LTC event were to occur.

LTC Discussion Tool

Long-Term Care Discussion

First, let's enter a few details about you:

First Name: Last Name:

Email:

Current Age:

Current Assets:

Retirement Age:

Monthly Cost of Care Today: [Cost of Care Guide](#)

Care Event Start Age:

Gather Simple Client Info
These questions will start painting the planning picture of why long-term care planning is important.

LTC Discussion Tool

Genworth  [Aging & You](#) [Products](#) [Customer Service](#) [Claims](#) [About Us](#) [Pay Online](#) [Login](#)

Calculate the Cost of Care in your area

ENTER AND SELECT CITY, STATE OR ZIP CODE ¹

Could not find location. Defaulting to National View. [Compare Location](#)

SELECT COST BY PERIOD ¹

HOURLY DAILY **MONTHLY** ANNUAL

CALCULATE FUTURE COST

2019 2029 2039 2049 2059 2069 [Reset](#)



Monthly Median Costs: *Indiana - State* ¹ (2019)

In-Home Care ¹		Community and Assisted Living ¹		Nursing Home Facility ¹	
Homemaker Services ¹	\$4,334	Adult Day Health Care ²	\$1,842	Semi-Private Room ²	\$7,021
Home Health Aide ¹	\$4,385	Assisted Living Facility ³	\$4,100	Private Room ²	\$8,517

[Print to PDF](#)

¹ Change weekly In-Home Care hours (Only available with Daily, Monthly, or Annual Cost by Period)

 **In-Home Care - Skilled Nursing** ¹

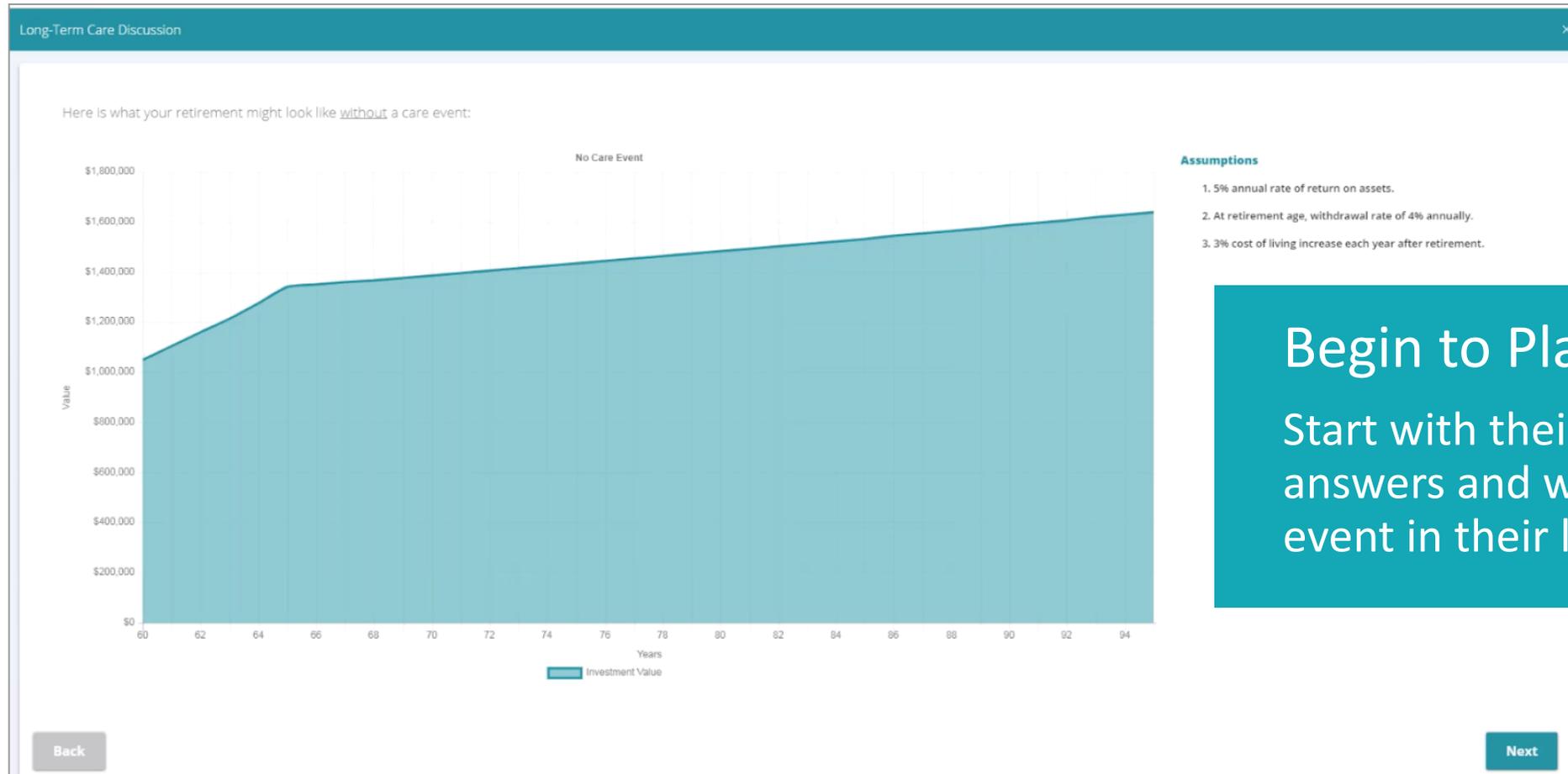
In some situations, people need skilled nursing care in their homes to assist with medication and other medical needs. It's important to know these costs when planning for future needs.

Based on *National Median*,
\$87.50 per visit

Education Along the Way

Using the Cost of Care site, we can begin to actually see the hard costs involved in planning for long-term care.

LTC Discussion Tool



Begin to Plan
Start with their previous answers and without an LTC event in their lives.

LTC Discussion Tool



LTC Discussion Tool

Long Term Care Discussion

Client: Mr Sample
Advisor: Michael Eyrich
Date: 01/29/2015

Long Term Care Waiver of Liability Form

Current Age 60 5% annual rate of return on assets.

Current Assets \$1,000,000 At retirement age, withdrawal rate of 4% annually.

Retirement Age 65 3% cost of living increase each year after retirement.

Cost of Care \$9,363 /month (increasing at 3% annually) You (or your spouse) need 6 years of care starting at age 78.

Your Long-Term Readiness Score: 87

Advisor, I have discussed with you the reason you are waiving your right to pay for unreimbursed long term care insurance. I am not pursuing long term care insurance, and I am acknowledging that you were presented with the opportunity to purchase a long term care insurance policy, and are not selecting long term care insurance.

Print Spouse's Name

Spouse's Signature (if appropriate)

Witness

Create the Plan

Give the actual plan files to them once you have co-planned their Long-Term Care Plan.

LTC PreView Tool

The screenshot shows the ASH Brokerage LTC PreView Tool dashboard. At the top left is the ASH Brokerage logo. A navigation menu includes 'MY BUSINESS', 'QUOTES', 'APPLICATIONS', 'PRODUCTS', and 'TOOLS'. A personalized greeting reads 'Hi Michael, what are you working on today?'. The main area features six large, light-gray buttons with icons and labels: 'CASES' (folder icon), 'CONTRACTS' (document with pencil icon), 'COMMISSION' (pie chart icon), 'RUN A QUOTE' (gear with dollar sign icon), 'SUBMIT AN APP' (document with checkmark icon), and 'TOOLS' (wrench and hammer icon). Below this are two sections: 'Key Resources' with a link for 'Fluidless Underwriting Filter' (current as of 4/10/2018) and 'Industry News' with a link for 'Prudential - New Rider and Changes to Survivorship IUL in 2019' (updated 12/31/2018).

Create an experience for your clients that they can co-plan along with you.

LTC PreView Tool

The screenshot displays the LTC PreView Tool interface. At the top, there are navigation tabs: MY BUSINESS, QUOTES, APPLICATIONS, PRODUCTS, and TOOLS. A user profile for MICHAEL is visible in the top right corner. A modal window titled "Send LTC PreView Link" is open, containing the following form fields:

- Client First Name: Mr Sample
- Client Last Name: Sample
- Email: had@ashbrokerage.com

Buttons for "Send" and "Close" are located at the bottom right of the modal. Below the modal, several tool cards are visible:

- LIFE PREVIEW**: Don't let your apps get stuck on common snags - use this questionnaire to get an accurate health history from the start.
- LTC PREVIEW**: Bring speed and accuracy to your long-term care case by sending clients this secure pre-underwriting questionnaire.
- FIA ANALYZER**: Predict the future or plan to the past - either way, calculate fixed indexed annuity performance.
- FLUIDLESS FILTER**: See if your client qualifies for expedited underwriting, then apply in one click or save for later.
- LTC DISCUSSION**: Start the conversation with a few questions, then get an LTC readiness score for planning discussions.

At the bottom, there are sections for "Key Resources" and "Industry News".

Key Resources

- Fluidless Underwriting Filter** (Current as of 4/10/2018)
- Life PreView Underwriting Prescreening** (Current as of 6/6/2018)

Industry News

- Updated 12/31/2018: **Prudential** - New Rider and Changes to Survivorship IUL in 2019. Effective January 28, 2019 changes to PruLife Survivorship Index Universal Life and the new Survivorship BenefitAccess Rider will be introduced, subject to state approvals. [Read more](#)
- Updated 12/27/2018: **Allianz** - Asset Pro+ Discontinuation

Involve Them from the Beginning!

Start the planning process by sending your clients an email directly to them, allowing them to answer the questions at their leisure.

LTC PreView Tool

https://outlook.office365.com/owa/projection.aspx

Reply all | Delete | Junk | ...

TechSupport
Today, 10:36 AM
Chad Eyrich

Inbox

LinkedIn

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Long-Term Care PreView questionnaire link sent to chad.eyrich@ashbrokerage.com. You will receive another email upon client's completion of the questionnaire.

Please note: your client's link will expire after 10 days.

Give Us a Call: (800) 589-3000

Connect with us:
www.ashbrokerage.com

in | | | |

Sent by Ash Brokerage LLC.
888 S. Harrison St., Suite 900, Fort Wayne, IN 46802

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https://outlook.office365.com/owa/projection.aspx

Reply all | Delete | Junk | ...

TechSupport
Today, 10:36 AM
Chad Eyrich

Inbox

LinkedIn

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Chad Eyrich is requesting that you complete a pre-assessment questionnaire to determine your long-term care insurance needs. Please click the following link to be taken to the questionnaire.

<https://Preview.ashbrokerage.com/LTC/Landing?token=8ea8716f-9092-4000-8000-000000000000>

This link will expire after 10 days.

Connect with us:
www.ashbrokerage.com

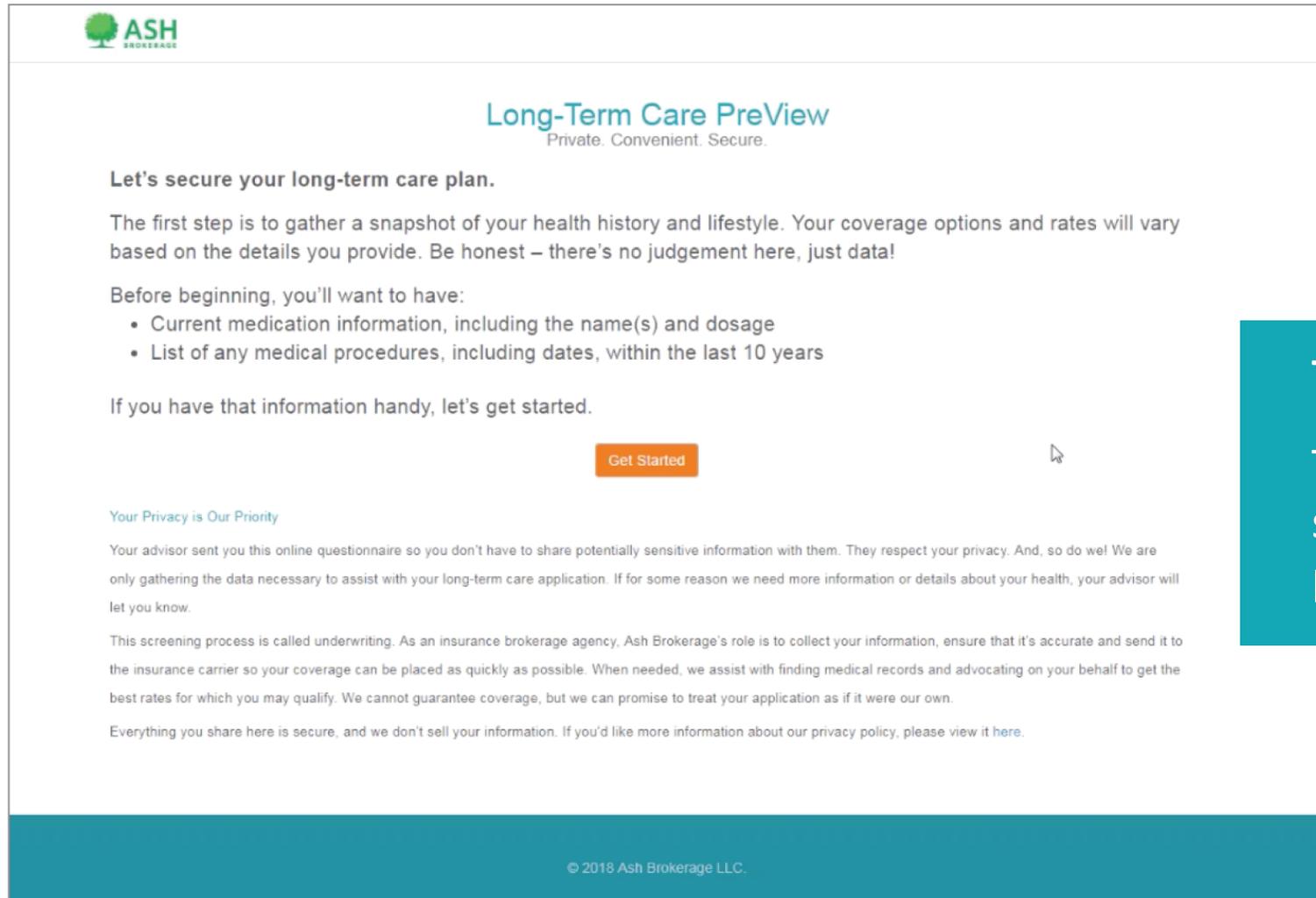
in | | | |

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Complete Communication!
Emails are created simultaneously to you and your client.

LTC PreView Tool



The screenshot shows the top of the LTC PreView Tool website. At the top left is the ASH Brokerage logo. The main heading is "Long-Term Care PreView" with the tagline "Private. Convenient. Secure." below it. The text reads: "Let's secure your long-term care plan. The first step is to gather a snapshot of your health history and lifestyle. Your coverage options and rates will vary based on the details you provide. Be honest – there's no judgement here, just data!" It then lists requirements: "Before beginning, you'll want to have:" followed by a bulleted list: "• Current medication information, including the name(s) and dosage" and "• List of any medical procedures, including dates, within the last 10 years". Below this is the text "If you have that information handy, let's get started." and an orange "Get Started" button. A mouse cursor is hovering over the button. Further down, there is a section titled "Your Privacy is Our Priority" with two paragraphs of text explaining the data collection process and privacy policy. At the bottom of the page, there is a teal footer bar with the copyright notice "© 2018 Ash Brokerage LLC."

Their Planning by Them!
They answer some simple pre-screening questions to begin the planning process.

LTC PreView Tool

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Long-Term Care PreView
Private. Convenient. Secure.

Advisor: Chad Eyrich

Yes No

Are you a U.S. Citizen?

Yes No

Height: 6' 2"

Weight: 210 lbs

Have you had any weight loss in the last 12 months?

Yes No

Amount of Weight Loss: lbs

Reason for Weight Loss:

Previous Next

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Simple, Easy Questions!

The questions are not overwhelming and only take a few minutes to answer.

LTC PreView Tool

The screenshot displays the 'Long-Term Care PreView' tool interface. At the top left is the ASH BROKERAGE logo. The title 'Long-Term Care PreView' is centered, with the tagline 'Private. Convenient. Secure.' below it. The user's advisor is identified as 'Chad Eyrich'. The main section is titled 'Health Information' and contains the question 'Do you currently use any of the following?'. Below the question are several buttons for selection: Wheelchair, Walker, Nebulizer, Electric Scooter, Quad Cane, Oxygen, Hospital, Respirator, Kidney Dialysis, Crutches, and Stair Lift. At the bottom right of the form are 'Previous' and 'Next' buttons. A copyright notice '© 2018 Ash Brokerage LLC.' is located at the bottom center of the page.

Health Information

Clients can answer “knock-out” style questions to help us understand their level of health.

LTC PreView Tool

The screenshot displays the 'Long-Term Care PreView' tool interface. At the top left is the ASH Brokerage logo. The title 'Long-Term Care PreView' is centered, with the tagline 'Private. Convenient. Secure.' below it. The user's advisor is listed as 'Chad Eyrich'. The main section is titled 'Medical Conditions' and 'Neurological / Mental Disorders / Nervous System'. A question asks the user to confirm if they have or have ever received any advice, treatment, consultations, or diagnosis for any of the listed conditions. The conditions are listed in a grid of buttons: Alzheimers Disease, Amyotrophic Lateral Sclerosis (ALS), Bipolar Disorder, Brain Disorder, Cerebrovascular Disease, Cerebrovascular Accident / Stroke, Depression or Mental Illness / Disorder, Dizziness / Vertigo, Epilepsy / Seizures, Huntington's Chorea, Memory Loss or Frequent / Persistent Forgetfulness, Mental or Cognitive Disorder, Ministroke or Transient Ischemic Attack (TIA), Neurological Disease / Disorder, Schizophrenia / Psychosis, Senility, Tremor, Neuropathy, and Parkinson's Disease. Navigation buttons for 'Previous' and 'Next' are at the bottom right. A copyright notice '© 2018 Ash Brokerage LLC.' is at the bottom center.

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Long-Term Care PreView
Private. Convenient. Secure.

Advisor: Chad Eyrich

Medical Conditions

Neurological / Mental Disorders / Nervous System

To the best of your knowledge and belief, do you have, or have you ever received any advice, treatment, consultations or diagnosis or health care provider for any of the following conditions?

Alzheimers Disease	Amyotrophic Lateral Sclerosis (ALS)	Bipolar Disorder	Brain Disorder	Cerebrovascular Disease	Cerebrovascular Accident / Stroke
Depression or Mental Illness / Disorder	Dizziness / Vertigo	Epilepsy / Seizures	Huntington's Chorea	Memory Loss or Frequent / Persistent Forgetfulness	Mental or Cognitive Disorder
Ministroke or Transient Ischemic Attack (TIA)	Neurological Disease / Disorder	Schizophrenia / Psychosis	Senility	Tremor	Neuropathy

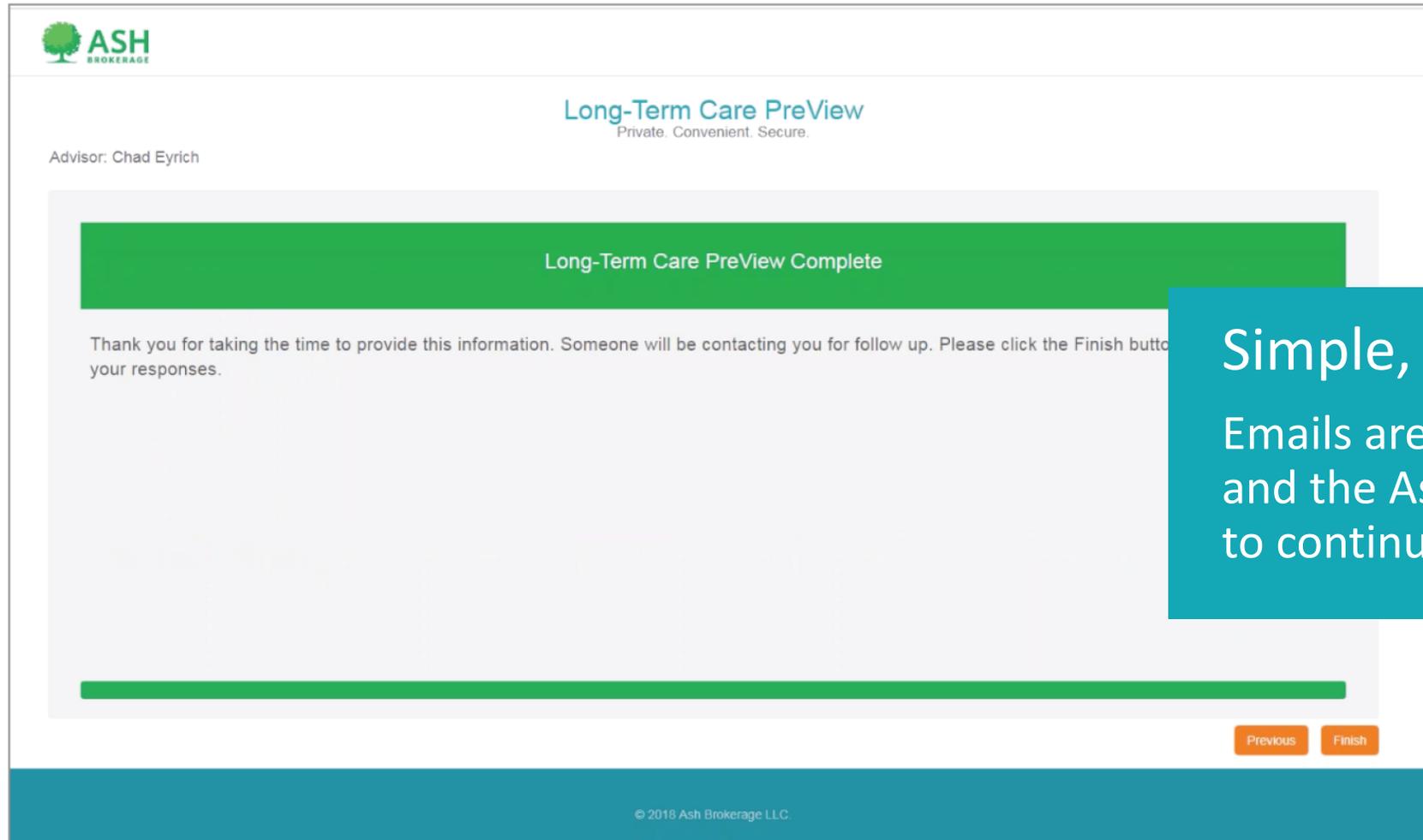
Previous Next

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Medical Conditions

The clients can answer these questions in the comfort of their own homes.

LTC PreView Tool



The screenshot displays the 'Long-Term Care PreView' tool interface. At the top left is the ASH Brokerage logo. The main heading is 'Long-Term Care PreView' with the tagline 'Private. Convenient. Secure.' below it. The advisor's name, 'Chad Eyrich', is listed. A large green banner across the middle reads 'Long-Term Care PreView Complete'. Below this, a message states: 'Thank you for taking the time to provide this information. Someone will be contacting you for follow up. Please click the Finish button on your responses.' At the bottom right of the main content area, there are two orange buttons labeled 'Previous' and 'Finish'. The footer contains the copyright notice '© 2018 Ash Brokerage LLC.'

Simple, from Start to Finish!

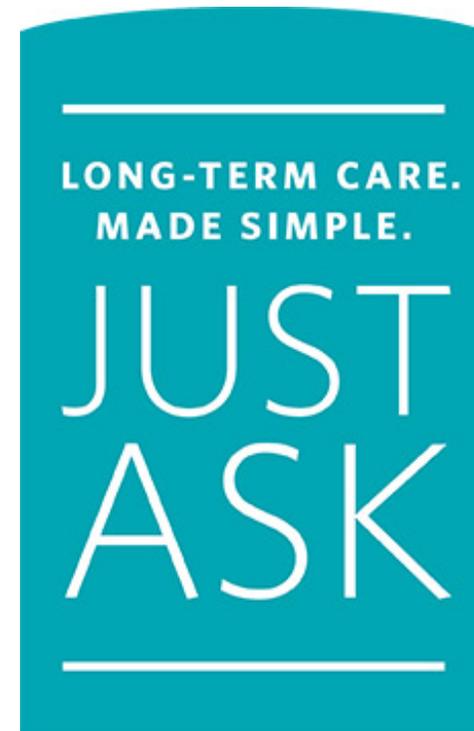
Emails are generated to the advisor and the Ash Brokerage Underwriter to continue the planning process.

Questions?

Remember ...

It's About a Plan

Take the first step to explain how
long-term care can be made simple.





(800) 589-3000
www.ashbrokerage.com

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