

9TH LONG-TERM CARE INSURANCE PRODUCERS SUMMIT

The Nation's Premier Long-Term Care Insurance Sales Conference

Sunday, April 3, 2011

9:00 AM	CONF CENTER	REGISTRATION DESK OPENS - NAME BADGES MUST BE WORN AT ALL TIMES
10:00 - 10:45 AM	Cohiba I LTC - 900	FOUR WAYS TO HAVE SALES GROWTH IN A DOWN ECONOMY When times change - only those who know what works survive and succeed. Discover 4 strategies to grow LTC prospects and increase sales even during a down economy. Presenters: Angie Hughes & Sherry Myers, National Sales Dir., Producers XL, Salina, KS
	Cohiba 3 LTC - 901	5 NEW TAX-ADVANTAGED INSURANCE PLANNING STRATEGIES Planning strategies for your Boomer and senior clients that creatively apply current tax laws to help you market life insurance, annuities and (of course) long-term care insurance. Presenter: Dave DeBoer, JD, CLU, Advanced Markets, Mutual of Omaha, Omaha, NE
10:00 - 11:45 AM	Partagas LTC - 902	THE LTCI CHEESE HAS MOVED - AND I KNOW WHERE IT IS Phyllis Shelton will do a sizzling update on the LTCI market and offer tips on how to use the LTCI Partnership to add wings to achieving phenomenal worksite LTCI participation. Presenter: Phyllis Shelton, President, LTC Consultants, Hendersonville, TN
11:00 - 11:45 AM	Cohiba I LTC - 903	MAXIMIZE LEAD GENERATION: WHAT'S WORKING & HOW TO SQUEEZE OUT EVERY PENNY The latest look at what's working in direct mail and how to effectively prosper from your prospect and client base. Get organized for long-term success. Presenter: Richard Bufkin, President, Target Leads, Carmel, CA
	Cohiba 3 LTC - 904	DO IT YOURSELF PUBLIC RELATIONS: HOW EVERY LTCI AGENT CAN GET INTO THE NEWS Use the free publicity tools provided to Association members to get your name in the news and appear on local television. A D-I-Y guide from PR pro who launched Cabbage Patch Kids. Presenter: Jesse Slome, Executive Director, AALTCI, Westlake Village, CA
12:15 - 1:30 PM	Cohiba I LTC - 905	A SPECIAL "BROWN BAG" LUNCH & LEARN SESSION Buy a sandwich or snack from the Tropicana's Food Court and dine while listening to one of the nation's top long-term care insurance sales pros. Food & drinks permitted in this room. THE VERY BEST LTCI SELLING SKILLS: I LEARNED HOW - SO CAN YOU! From getting to the kitchen table to the very best ways to get buyers to say "yes", we've invited this industry pro & the first agent to sell \$500,000 in LTCi in a single year to share his very best. Presenter: Harry Crosby, Director, New Agent Growth & Development, ACSIA, Columbia, SC
12:00 Noon onward	Cohiba 5 - 9	EXHIBIT HALL OPENS

SESSION SPONSORS: GENWORTH FINANCIAL & LINCOLN FINANCIAL

2:00 - 5:00 PM

Cohiba 3
LTC - 906 A-B**SELLING LINKED BENEFIT PRODUCTS: THE COMPLETE SUCCESS SALES TRACK***This is a special 3-hour session.*

Everything you need to know about selling combo (or linked LTC) products - both annuities and life insurance with LTC riders. The pros and cons. The products and what small features are good or bad. And, most important, the best ways to sell them.

Session Leader: Scott Boyd, Vice President LTC, TNBC, West Des Moines, IA

Panelists: Zachary Brommer, Regional Marketing Specialist, Lincoln, Financial Distrib. CA
 Doug Burkle, Linked Benefits Leader, Genworth Financial, Richmond, VA
 Peter Cross, Ash Brokerage, Peterborough, NH
 Betty Doll, LTC Insurance Services, Asheville, NC
 Carl Friedrich, Consulting Actuary & Principal, Milliman, Inc. Lake Forest, IL
 Karey Meek-Anderson, Iowa Bankers, Johnston, IA
 Steve Pike, Mutual of Omaha, Omaha, NE

2:00 - 2:45 PM

Cohiba I
LTC - 907**MEDICARE SUPPLEMENT INSURANCE: LATEST SALES TRENDS NEW SALES OPPORTUNITIES**

Health reform and the first baby boomers qualifying for Medicare have fueled increased interest and sales of Med Supp (Medigap) policies. Find how you can maximize your sales opportunities.

Presenter: Jim Lastres, Regional Sales Manager, United HealthCare, Medicare & Retirement

Partagas
LTC - 903**MAXIMIZE LEAD GENERATION: WHAT'S WORKING & HOW TO SQUEEZE OUT EVERY PENNY**

What's working in direct mail and how to prosper from your own prospect and client base.

Presenter: Richard Bufkin, President, Target Leads, Carmel, CA

2:30 - 3:15 PM

Exhibit Hall

COFFEE AVAILABLE - GREAT TIME TO MEET WITH INSURERS

3:00 - 3:45 PM

Cohiba I
LTC - 900**FOUR WAYS TO HAVE SALES GROWTH IN A DOWN ECONOMY**

Leading LTCi sales pros share strategies to grow LTC prospects and increase sales.

Presenters: Angie Hughes & Sherry Myers, National Sales Dir., Producers XL, Salina, KS

Partagas
LTC - 908**THE TOP SALES-RELATED QUESTIONS AGENTS ASK ACTUARIES: WITH PLAIN ENGLISH ANSWERS**

#1: Why do insurers need rate increases? #2: Is Return of Premium a good deal or a waste?
 #3: Percentage of policyholders will actually file a claim? #4: What inflation formula would you recommend? #5: How many couples who buy will both go on claim? Come hear the answers

Presenter: Dawn Helwig, FSA, MAAA, Principal, Milliman, Inc., Chicago, IL

4:00 - 5:00 PM

Cohiba I
LTC - 909**SALES SECRETS FOR SUCCESS IN THE WORKSITE: EVERYTHING YOU NEED ALL FOR FREE!**

Proven techniques for success in the worksite. How to get in front of employers, close sales and achieve participation rates 4 times the industry average. Receive prospecting letters, first meeting scripts, a proposal format that leads to employer contributions and more.

Presenter: Doug Ross, President, EM-Power Services, Inc., Oxford, MA

Partagas
LTC - 910**WHY EVERYTHING YOU THINK YOU KNOW KEEPS YOU FROM SELLING MORE LTC INSURANCE**

What if your core beliefs about LTC only apply to 10% of the prospect universe? This hour focuses on real industry data uniquely shared by one of LTCi's top experts. It's designed to help you successfully expand your marketshare to the other 90%.

Presenter: Beth Ludden, SVP, LTC Product Development, Genworth Financial, Richmond, VA

5:10 - 5:45 PM

Cohiba I - IV

GENERAL SESSION SPONSOR: JOHN HANCOCK**WHAT'S IN STORE FOR LONG-TERM CARE INSURANCE?**

Jesse Slome, Executive Director, American Association for Long-Term Care Insurance, CA
 Phillip Sullivan, President, SellingLTC.com, Rabun Gap, GA

AGENCY ACHIEVEMENT AWARDS: SALUTING THE LEADING LTC INSURANCE DISTRIBUTORS

Recognitions presented to the nation's LTC insurance distributors.

Presented by Scott Williams, VP, John Hancock and Andy Stonehouse, Editor, Agents Sales Journal

6:00 - 7:30 PM

Cohiba 5 - 9

NETWORKING RECEPTION - FREE BEVERAGE TICKETS FROM PARTICIPATING INSURERS

Enjoy the rest of the evening on your own. We start early tomorrow !

BREAKFAST SPONSOR:

LTC FINANCIAL PARTNERS. LLC

7:30 AM
FOOD SERVICE ENDS
AT 8:00 AM SHARP

Cohiba 5 - 9

BREAKFAST - 2011 LTCi SALES ACHIEVEMENT AWARDS

Start your morning with a plated breakfast. It's a great opportunity to network.

HOW TO IGNITE YOUR BUSINESS IN TODAY'S ECONOMIC ENVIRONMENT

Cameron Truesdell, Chief Executive Officer, LTC Financial Partners, Kirkland, WA

PRESENTATION OF THE 2011 LTCi SALES ACHIEVEMENT AWARDS - NATION'S TOP PRODUCERS

Awards presented by Jesse Slome, AALTCI and Daniel Williams, Editor, Senior Market Advisor Magazine

9:30 AM - 5:00 PM

Cohiba 3
LTC - 911 A-D

This daylong program will be divided into 4 sessions attempting to mirror the regular Summit schedule. Attendees can come and go between this and other sessions. Lunch is together.

SELLING LTC - THE ULTIMATE CLASS FOR PRODUCERS WHO WANT MORE (SALES THAT IS!)

A very special full-day headed by one of the nation's leading trainers Phillip Sullivan along with successful producers and other top experts who will join Phil in 4 great training sessions.

Morning Focus: ► FROM PROSPECT TO QUALIFIED APPOINTMENT

Discover some simple ideas for acquiring more prospects, including how to secure a prospect in only 30 seconds. Learn one of the most successful telephone scripts for setting qualified appointments. This session is about meeting and getting in front of more people. It's that simple

Panelists: Bob Gertie, Advisor Insurance Resource, Parker, CO
Phil Grossman, Long Term Care Options, Inc., Peoria, AZ
Jim Zuelsdorf, Prudential, Matthews, NC

► THE SUCCESSFUL PRESENTATION: SYSTEMATIC BLUEPRINT FOR OVERCOMING OBJECTIONS

Learn an easy to apply systematic approach for handling any objection. Discover why knowing the process for handling an objection is more important than the objection itself. This session will increase your sales confidence and remove any fear of facing objections.

Panelists: Scott Wirtz, Eslick Financial Group, Inc., Waterloo, IA
Rhonda Vry-Bills, Long Term Care Strategies, Inc., Altoona, IA
Linda Cunningham, The Long-Term Care Consultant, Richmond, VA

Afternoon Focus: ► DEMYSTIFYING THE CLOSE 5 STEPS THAT WILL MAKE YOU A STRONG CLOSER

Change your perception about what closing is, and increase your application to appointment ratio instantly. Discover how to take the pressure off both you and your client and make closing feel like the next natural step in the presentation process. Never worry about closing a sale again.

Panelists: Brian Johnson, New York Long-Term Care Brokers, Clifton Park, NY
Randi Oster, Long Term Planning Associates, LLC., Fairfield, CT
Maryglenn Boals, MgBoals & Associates LLC, Phoenix, AZ

► OVERCOMING THIRD PARTY ADVICE

Advice to your prospect from friends, relatives, planners and other agents can be difficult to overcome. Learn the simple three step method to handle third-party advice.

9:30 - 10:45 AM

Partagas
LTC - 912

KEY PRICING ISSUES THAT SHOULD CONCERN THOSE SELLING LTC INSURANCE

Leading experts on LTCi pricing dig into relevant issues that impact today's policyholders (tomorrow's claimants) and then answers your questions. Is Assisted Living an insurable risk or will more policies drop this coverage? How risky are lifetime benefits to insurers? LTC Morbidity improvement; myth or reality - will it impact premiums?

Presenters: Vince Bodnar, ASA, MAAA, Principal & Consulting Actuary, DaVinci Cons Grp, PA
Ralph Donato, Consulting Actuary, DaVinci Consulting Group, Yardley, PA

Cohiba I
LTC - 913

HOME CARE UPDATE - FOCUS ON POLICYHOLDER UTILIZATION TO HELP YOU ADVISE PROSPECTS

To know what to recommend, you need to know how individuals who self-pay (or use insurance) utilize home care. National experts share exclusive study that shares how much home care is really used by men / women and for how long. Info that can give you a significant selling edge.

Presenters: Elisabeth Doherty, Marketing Project Mgr., Homewatch CareGivers, Englewood, CO
Georjean Sweis, National Director of Private Duty, ADDUS HealthCare, Palatine, IL

10:30 - 11:00 AM Cohiba 5 - 9 **COFFEE AVAILABLE IN THE EXHIBIT HALL**

11:00 - 12:15 PM Partagas
LTC - 914 **JUST OUT! 2 NEW STUDIES - WHO BUYS LTCI AND WHY + GOV'T STUDY OF LTCI CLAIMANTS**
They'll be making news ... you can be among the first to hear the findings from the industry's leading independent researchers. The latest analysis of buyers (who, what and why!) plus a study for the Fed gov't on LTC insurance claimants. Both important for what you do.
Presenters: Jessica Miller, MS, Director, Research & Analytic Svcs., LifePlans, Waltham, MA
Denise Liston, Vice President, LifePlans, Inc., Waltham, MA

Cohiba I
LTC - 915 **COMPARING LTCI POLICIES: THE SMALL DETAILS MAKE BIG DIFFERENCES**
Two experts take a new look at how insurers differ and shed light on how you can make better recommendations to prospects. What's really "new" and how to use it? How to live without lifetime benefits. Understand policy nuances that others have sliced and diced for your benefit!
Moderator: Linda Jobin, Director, MedAmerica Insurance Company, Rochester, NY
Presenters: Julie Gelbwaks, Gelbwaks Executive Marketing, Plantation, FL
Bill Comfort, President, Comfort Assurance Group, St. Louis, MO

12:15 PM Cohiba 5 - 9 **LUNCHEON** - **PLATED LUNCHEON SERVICE STOPS AT 12:30**

CLASS ACT ROUND TWO: THE WINDOW TO EVERYONE'S FUTURE SUCCESS

Our special guests are coming direct from Washington D.C. to explain this game changing program. What does CLASS mean to you?

2:30 - 3:45 PM Partagas
LTC - 917 **NO ONE WANTS A DECLINE! HOW TO IMPROVE YOUR FIELD UNDERWRITING & PLACEMENT RATE**
You work hard to get a prospect and sell them coverage. Nothing is more frustrating than having them declined. Discover how to improve your field underwriting for more approvals. Experts will start with some basics and then provide a more advanced look at high risk conditions and what you need to know to increase placement rates. Time for Q & A to these top experts.
Presenters: Todd Armstrong, Director of LTC Underwriting, Prudential - Dresher, PA.
Steve Ramczyk, Director of LTC Underwriting, John Hancock - Boston, MA.
Denise Liston, Vice President, LifePlans, Inc., Waltham, MA

Cohiba I
LTC - 916 **THE NEXT PARTNERING OPPORTUNITY: YOUR TIME TO BE THE FIRST IN THE DOOR**
Do you know how to successfully seek strategic alliances with small group health brokers? Come hear why the opportunity is right ... what works to get you in the door ... what works for a mutually beneficial arrangement that will bring you a steady stream of prospects.
Presenter: Steve Cain, Exec. VP, Ntl. Sales Leader, LTCi Partners LLC, Woodland Hills, CA

3:40 - 4:10 PM	Exhibit Hall	COFFEE AVAILABLE - GREAT TIME TO MEET WITH INSURERS
4:00 - 5:15 PM	Partagas LTC - 918	SELLING OVER THE PHONE & INTERNET - A DETAILED HOW-TO GUIDE TO SUCCESS He never meets with clients ... he never leaves his house ... and he sells hundreds of LTCi policies and has trained others to do so. What works? What doesn't? What technology is better or best? Plus 30 minutes so you can ask questions relevant to your needs and style. Presenter: Scott Olson, LTCshop.com, Redlands, CA
	Cohiba I LTC - 919	CLASS ACT - WHERE IT'S AT - WHERE IT'S GOING + EXPERTS ANSWER YOUR QUESTIONS Leading CLASS experts share what you need to know about why CLASS was established and where it's headed. Ask questions, hear a lively debate on some of the pros, the cons and the concerns. Presenters: Robert Yee, CLASS Actuary, U.S. Dep't Health & Human Services, Washington DC Steve Schoonveld, FSA, MAAA, Consulting Actuary, Mansfield, MA
5:45 - 7:15 PM	Cohiba 5 - 9	NETWORKING RECEPTION FOR ALL ATTENDEES - MEET WITH EXHIBITORS Our second reception is a great time to meet with exhibitors and network. Light food served. Get your free drink coupons from participating insurers. Enjoy the evening and Las Vegas.

Tuesday, April 5, 2011

BREAKFAST SPONSOR: PRUDENTIAL

7:30 AM FOOD SERVICE ENDS AT 8:00 AM SHARP	Cohiba 5 - 9 LTC - 920	BREAKFAST - LTC INSURER CEO PANEL We know it's hard to jump start a morning after an evening in Vegas ... so we'll have a hearty breakfast ... lots of coffee ... AND A GREAT SESSION. Why Sell LTC Insurance In Today's Environment? Roy Gosselin, National Sales Director, Prudential, South Windsor, CT LTC INSURANCE'S "CEOs" FORECAST FOR 2015 ... 2021 We'll give five heads of their respective company's LTC insurance operation a chance to answer some softball questions and share their outlook for the next 5 and 10 years. Then it's your turn to ask questions about LTC and your future (anonymously if you'd prefer). <u>CEO Participants:</u> Ross Bagshaw, President & CEO, Transamerica LTC, Bedford, TX Malcolm Cheung, Vice President, Prudential, Roseland, NJ Marianne Harrison, President LTC, John Hancock Financial Services, Boston, MA Bill Jones, President & Chief Operating Officer, MedAmerica Insurance Co., Rochester, NY Matt Sharpe, Senior Vice President, LTC Product Leader, Genworth Financial, Richmond, VA Lisa Wendt, President & CEO, LifeSecure Insurance Company, Brighton, MI
9:30 - 10:45 AM	Cohiba 3 LTC - 921	BEST PRACTICES IN SELLING LTCI TO THE MIDDLE CLASS AND THE AFFLUENT "It's too expensive" ... "I can self-insure". The first objection keeps middle class prospects from buying. The second is used by the affluent. Come hear proven ways to present LTC insurance to each of these audiences. Leave with powerful messaging and actual ways to present. Presenter: Larry Moore, Dir. of Marketing, American Independent Marketing, Mill Creek, WA
Additional Session this timeslot - See Next Page -	Partagas LTC - 922	SELL IN THE PRESENCE OF THE CLASS ACT A special extended session. Uncle Sam and proponents of CLASS (AARP) will be spent to promote CLASS as the "new LTC plan for all working age Americans." Selling in the presence of CLASS will require succinct, focused and powerful messaging. A session packed with hands-on "how tos", success tips and strategies. Presenters: Claude Thau, LTC Insurance Wholesaler, Target Insurance, Overland Park, KS Jesse Slome, Executive Director, American Association for LTC Insurance, CA

This Session Runs Cohiba 1
9:30 AM - Noon

LTC - 923 A-B

**SELLING MULTI-LIFE LTC: THE COMPLETE SUCCESS SALES TRACK (3 HOUR SESSION)
INDUSTRY EXPERTS + TOP PRODUCERS WHO ACTUALLY SELL LOTS OF MULTILIFE LTCI**

A special extended session. Everything you need to know to start selling ... or to sell more ... long-term care insurance to employer groups. This will be a fast-paced session - packed with hands-on "how tos", success tips and strategies from successful experts. Walk out able to successfully sell your first multi-life case ... and with improved skills for more success.

Presenters: Anthony Stratidis, Managing Partner, MS Consulting Group LLC, Westbrook, CT
Vincent Benitez, Group LTCi Sales Leader, Genworth Financial, Half Moon Bay, CA
Steve Cain, Exec. VP, Ntl. Sales Leader, LTCi Partners LLC, Woodland Hills, CA
David Hillelsohn, The Haslett Management Group, Reston, VA
Mike Skiens, President, MasterCare Solutions, Portland, OR

11:00 - 12:15 PM Cohiba 3 - 5
LTC - 924

This final Summit session will continue so long as you have questions for our expert LTCi trainers with 110 + years of proven success to answer.

Expert Panel:

DON'T LEAVE WITHOUT KNOWING - THE NATION'S TOP TRAINERS ANSWER ALL QUESTIONS
Our final session features the nation's top trainers -- who teach hundreds of their own producers each year to be successful. It's your chance to ask questions ... to find a better way to do things ... to hear what others ask. Leave armed with tips to be more successful.

Harry Crosby, *LTCi Training 18 Years, Chapin, SC*
Betty Doll, Doll & Associates, *LTCi Training 10 Years, Asheville, NC*
Barry Fisher, Paradigm Ins Marketing, *LTCi Training 17 Years, Woodland Hills, CA*
Steve Foss, LTC Financial Partners, *LTCi Training 17 Years, Tolland, CT*
Diana Hayn, Director of Training, ACSIA, *LTCi Training 10 Years, Spring Hill, FL*
Rich Kupetsky, Senior VP, Capitas Long-Term Care, *LTCi Training 22 Years, LaJolla, CA*
Randi Oster, Long Term Planning Associates, *LTCi Training 3 Years, Fairfield, CT*
Judy Pettigrew, *LTCi Training 9 Years, Laguna Beach, CA*
Patricia Saltsman, The SIA Companies, *LTCi Training 15 Years, Bismarck, ND*

12:30 - 3:00 PM Montecristo 3

A SPONSORED LUNCHEON & TRAINING SESSION ON SELLING "TRUE GROUP" LTCI
Make reservations by calling Mike Skiens, MasterCare Solutions, (cell) 503-504-8398