

2012 LTC Insurance Producers Summit

Updated 3/6

November 10-12, 2012

The Tropicana Hotel, Las Vegas

A New Direction:
Innovative Ideas That Create New Markets

The following is the program as of
March 6th

Saturday, November 10, 2012

To maximize the value for early arrivals, we offer 'sponsored sessions' on Saturday morning. Produced by leading industry organizations, these sessions focus on ways to improve your marketing and sales. Regular Summit program sessions begin at 2:00 P.M.

TIME	LOCATION	PROGRAM TITLE – DESCRIPTION – SESSION PRODUCER & SPEAKERS
9:00	Registration	Registration Desk Opens – Please wear your name badge at all times
10:00	Cohiba 5 - 9	Exhibit Hall Opens
10:00 – 10:45	Cohiba 1 / 3 / 10	Select From 3 Special 45-Minute Focused Sessions on Selling LTC Solutions
11:00 – 11:45	Cohiba 1	How To Find Hundreds of Thousand of Dollars To Pay For Long-Term Care Let Phyllis Shelton share how a life settlement yielded \$308,000 of money for the client and a \$50,000 commission. A session that will save you months of trial and error when you do your first life settlement and give you a clear checklist to follow Phyllis Shelton, President, LTC Consultants, Hendersonville,,TN
	Cohiba 3	Fast Start Strategies: Make Your First 2 Years Selling LTCi More Successful Than You Imagine An ideal session for the newer producer. Hear the strategies that will help you not just be successful ... but be more successful finding more LTC insurance prospects and closing more sales than you imagine. Practical ideas you can implement. Angie Hughes, Long Term Care Marketing Manager, ProducersXL, Salina KS
	Cohiba 10	TBD xxx Bill Judge, President, Bill Judge & Associates, Richmond, VA
12:15 – 2:00	Cohiba 1	Lunch n'Earn – Expert Panel – Building A Successful Referral-Based LTCi Practice Purchase a sandwich or salad at one of the hotel facilities and join a panel of practicing experts ... Our panel of highly successful LTCi producers successfully generate referrals from benefits brokers, life insurance and financial planners and advisors, annuity producers. How to build a local alliance of senior and caregiver organizations. Barbara Franklin, Franklin & Associates, Charleston, SC - Selling LTCi for 22 years Phil Grossman, President, Long Term Care Options, Inc., Scottsdale, AZ - Selling LTCi for 16 years Ed Jette, Partner, Long-Term Care Financial Partners, city, state, selling LTCi for xx years Rich Kupetsky, Senior Vice President Capitas LTC, San Diego, CA - Selling LTCi for 25 years Honey Leveen, Honey Leveen LTC, Houston, TX - Selling LTCi for 22 years Jerry Manning, J. Manning & Associates, Chicago, IL - Selling LTCi for 5 years Brad Tisdale, Director of Risk Management, Mission Wealth Management, Santa Barbara, CA - Selling LTCi for 16years
	Cohiba 3	Lunch n'Earn – Expert Panel – Underwriting Execs Talk Trends & Ways To Place More Sales Purchase a sandwich or salad at one of the hotel facilities and join us for a great session ... Directors of Underwriting units from leading LTC insurers address today's environment – trends that may impact tomorrow's sales. Then they answer your questions. This is your opportunity to hear the differences from leading insurers together at one time. John Hancock – Steve Ramczyk, Director, LTC Underwriting, John Hancock, Milwaukee, WI MedAmerica – Dennis Adams, LPN, Senior Medical Underwriter, MedAmerica Insurance Company, Rochester, NY Mutual of Omaha – Corey Aldy, LTC Underwriting Manager, Mutual of Omaha, Omaha, NE Prudential – Susan Strickler, LPN, Senior LTC Underwriter, Prudential LTC, Dresher, PA Transamerica – David Swaim., Director of Underwriting, Transamerica, Dallas, TX Moderator: Ray Paola, Vice President, LTC Advisor, Brokers Service Marketing Group, Providence, RI
2:15 – 3:30	Cohiba 1	New Directions: Everyone Wants LTC Insurance If They Don't Have To Pay For It Linked-Benefit (LB) product sales continue to grow setting new sales records every year – and dozens of new players are coming on board. Discover when and why you can't make a LB sale. What is the best way to frame the issue so you do make the sale. How to successfully market and sell a meaningful LTC solution that they don't have to pay for. Session Leader: Gene Pastula, President, Westland Financial Services, Inc., San Diego, CA
	Cohiba 3	Why Are Rates Increasing And When Will It Stop? Will LTC insurance inevitably be too costly for people to afford? Will premium increases on existing policies ever stop? How can rate increases of 40-to-90 percent possibly be justified. What's going on ... why ... and when (if ever) will it stop? We've invited this former head of a LTC insurance company (now an independent actuarial consultant) known for being direct and forthright to address the topic no one else wants to handle. Ross Bagshaw, Principal, DaVinci Consulting Group, Yardley, PA

Cohiba 10	New Directions: Cracking The Toughest Market: Those With No Prior (LTC) Experience Market expansion depends on compelling consumers with no prior experience to purchase. Discover messaging that works ... and understand how to deliver the right message to the right person. Leave understanding what long-term care insurance actually does ... and you'll be ready to crack what most call the "toughest market." A Panel Of CLTC Instructors
3:20 – 3:50	Exhibit Hall Afternoon Refreshment Break – Ice Cream Cart sponsored by Transamerica LTC Come to the Transamerica exhibit booth for a tasty Haagen Daz bar treat ... how sweet it (LTCi) is !
4:00 – 5:15	Cohiba 1 New Directions: Understanding Linked-Benefit Life Insurance & How To Position For Sales LTC insurance professionals resist adding Linked-Benefit products to their portfolio of solutions, losing sales to financial advisors who know a mere fraction of the LTCi story. Discover why these products make sense to consumers; how to make a sales presentation that is more effective with over half of your prospects. Session Leader: Gene Pastula, President, Westland Financial Services, Inc., San Diego, CA
Cohiba 3	5% Compound Growth: Is 5% Growth 'DOA' Or Is It The 'Only Option To Sell'? Have you abandoned selling the 5% inflation growth option? Want to know why some believe 5% or Level CPI are the only protection options to offer? Experts examine and debate the pros and cons of inflation options and share selling strategies to help you present the 5% value proposition in light of the added cost. Claude Thau, Target Insurance Services, Overland Park, KS Tom Riekse, Jr., Managing Principal, LTCI Partners, Lake Forest, IL
Cohiba 10	New Directions: How To Sell To The Truly Wealthy? Recruit Their Centers of Influence! Tired of being a lead junkie? Discover proven strategies that are effective in building alliances with centers of influence (COI). Innovative ideas on positioning yourself as a professional who earns the right to "sit at the table". Messaging that is consistent with COI culture ... and ways to deliver that message in a manner that compels the COI to use your services. A Panel Of CLTC Instructors
5:30 - 7:00	Exhibit Hall Welcome Reception With Exhibitors – LTC Insurance's Industry Sales / Marketing Exhibit Hall Time to meet and network with speakers, experts, insurers and marketing organizations. Be sure to get drink tickets available from supporting insurance companies. Then enjoy dinner on your own and a fun evening in Las Vegas!

Sunday, November 11, 2012

TIME	LOCATION	PROGRAM TITLE – DESCRIPTION – SESSION PRODUCER & SPEAKERS
7:30	Cohiba 5	Breakfast –
Breakfast Sponsor LTC Financial Partners		
9:30 – 10:45	Cohiba 1	New Directions: Selling LTCi Over The Phone And Internet – Beginners Guide To Getting Started Selling in your pajamas may sound like fun, but few know where to begin or what it takes to be successful. This session is for those starting out ... or those who'd like to start converting leads and prospects into closed sales over the phone and Internet. Lots of dos and don'ts from successful LTCi who've given up face-to-face selling in exchange for selling over the phone and Web. Scott Olson, Owner, Choice LTC Insurance Services, Redlands, CA -- Best Year Phone Placed LTCi: Over \$275,000 Curt Horowitz, President, LTC Connects, Seattle, WA -- Best Year Phone Placed LTCi: Over \$340,000 Richard Horowitz, Webinar Sales Director at LTC Global / ACSIA -- Best Year Phone Placed LTCi: Over \$340,000 Irena Nikolowa, Sales Manager, Online Sales, LTC Financial Partners, Kirkland, WA: Team production \$1.3 million Gail Steingold, Principal, Burling Insurance Group Long Term Care, Chicago, IL -- Best Year Phone Placed LTCi: \$120,000
Cohiba 3	Tech Tools: The Latest New Tech Tools From Insurers To Fuel Your Success We have invited LTC insurers to showcase their latest technology tools and to share what's on the drawing board. Participating Insurers Include: Lifeseure Moderator: Angie Hughes, Long Term Care Marketing Manager, ProducersXL, Salina KS	
Cohiba 10	CLTC Graduate Masters Class: A Special Session Exclusively For CLTC Designation Graduates This 3-hour special Masters Class is open exclusively for those who have completed the CLTC designation. Session Leader: Harley Gordon, President, CLTC, Newton, MA	
11:00 – 12:30	Cohiba 1	New Directions: Advanced Strategies for Selling LTCi Over The Phone And Internet You've tried ... or are trying ... but something tells you there must be a better way. Is there better technology; better on-screen presentations to use; or lead management systems to increase your closure rate. Speakers will discuss advanced strategies. But most of the time will be dedicated to answering your questions. High-level coaching from the industry's best. Scott Olson, Owner, Choice LTC Insurance Services, Redlands, CA -- 13 Years Selling LTCi Over The Phone / Internet Curt Horowitz, President, LTC Connects, Seattle, WA -- 8 Years Selling LTCi Over The Phone / Internet Richard Horowitz, Webinar Sales Director at LTC Global / ACSIA -- 5 Years Selling LTCi Over The Phone / Internet Irena Nikolowa, Sales Manager, Online Sales, LTC Financial Partners, Kirkland, WA: xx Years Selling LTCi Gail Steingold, Principal, Burling Insurance Group Long Term Care, Chicago, IL -- 13 Years Selling LTCi Over The Phone / Internet

	Cohiba 3	<p>Homecare Utilization Update: The Latest Data For Those With LTC Insurance</p> <p>Three homecare experts share the latest data on how individuals with and without LTC insurance use home care services. How many days per week ... hours per day ... for what services? Valuable info to help explain how real claimants use their policy benefits.</p> <p>Georjean Sweis, National Director of Private Duty, Addus HealthCare, Inc., Chicago, IL Jennifer Tucker, Vice President, Homewatch CareGivers, Denver, CO</p>
12:30 – 2:15	Cohiba 5	<p>All Attendee Luncheon</p> <p>The U.S. Economic Outlook; A Post Election Forecast</p> <p>Special Keynote Speaker: Knight Kiplinger, Editor in Chief, The Kiplinger Letter, Kiplinger's Personal Finance Knight Kiplinger is one of America's most respected economic journalists and business forecasters known for cutting through the complexity of financial subjects with clarity and foresight. What's the outlook for the "First 100 Days" and the next 4 years ... straight from Washington D.C., you won't want to miss Mr. Kiplinger's assessment and forecast.</p>
Luncheon Sponsor John Hancock		
2:30 – 3:45	Cohiba 1	<p>The New Key To Selling Multi-Life LTC Insurance Today!</p> <p>What it really takes to get started or grow your multi-life sales. What proven success strategies are being used successfully by leading producers to get new prospects, convert leads into sales, exceed closure rates and generate referrals for increased individual and more small-group sales.</p> <p>Session Leader: Joseph Pulitano, President, Advanced Resources Marketing, Allston, MA Derek Miele, Director of Multi-Life Marketing, Advanced Resources Marketing, Allston, MA Henrik Larsen, Director of Marketing, Advanced Resources Marketing, Allston, MA</p>
	Cohiba 3	<p>What Are The Real Odds Your Buyer Will Use Their Policy?</p> <p>Isn't this the one question you'd really like to answer? Now you can as one of the nation's top LTCi pricing and actuarial experts shares data from the latest Milliman study. Are the chances 1 out of 2 ... 1 out of 3 ... or 1 out of 10? Now you'll know (but only if you are there to hear). PLUS: A revealing look at the real data about how many people will really need LTCi!</p> <p>Dawn Helwig, FSA, MAAA, Principal, Milliman, Inc., Chicago, IL</p>
	Cohiba 10	<p>Sweating The Small Stuff -- Understanding Big Difference In A Contract's Small Print</p> <p>Contractual definitions can be significant at claims time. Experts explore the subtleties of Cash Benefits, Restoration of Benefits, Homemaker Services, Assisted Living Facilities and Foreign Coverage.</p> <p>Claude Thau, Target Insurance Services, Overland Park, KS</p>
4:00 – 5:15	Cohiba 1	<p>How To Get Into The Association Business In 30 Days</p> <p>There are plenty of Associations who have yet to offer a LTC insurance benefit to their members. Which are your best prospects? What proposal will generate the balance of revenue Associations seek and compensation for your efforts? How to successfully convert a membership list into policyholders using techniques honed by experts over years of practice.</p> <p>Session Leader: Joseph Pulitano, President, Advanced Resources Marketing, Allston, MA Henrik Larsen, Director of Marketing, Advanced Resources Marketing, Allston, MA Robert Delorey, Senior Long-Term Care Specialist, Advanced Resources Marketing, Allston, MA</p>
	Cohiba 3	<p>How Healthcare Reform & The New Economy Are Changing Homecare</p> <p>State budget cuts, changes to Medicare and Medicaid are all impacting home care access and services provided. Understand the impact and the current and future "gaps" and you'll have powerful messaging to discuss the value of owning LTC insurance.</p> <p>Georjean Sweis, National Director of Private Duty, Addus HealthCare, Inc., Chicago, IL Jennifer Tucker, Vice President, Homewatch CareGivers, Denver, CO</p>
	Cohiba 10	<p>Addressing 2 Top Issues: Are Claims Being Denied? Why Are Your Applicants Rejected?</p> <p>Denied claims will continue to generate media attention ... and that results in concern among your prospects and clients. The findings of two industry wide studies are more relevant than ever. The first looks at the accuracy of claim denials – giving you the ability to address the issue. The second is the first industry wide study profiling applicants rejected for coverage. If knowledge is (sales) power ... this session will give you know how not available elsewhere.</p> <p>Denise Liston, Vice President, LifePlans, Waltham, MA</p>
5:30 - 7:00	Exhibit Hall	<p>Networking Reception With Exhibitors – LTC Insurance's Industry Sales / Marketing Exhibit Hall</p> <p>Relax ... chat with friends ... network with speakers, experts, insurers and marketing organizations. Be sure to get your drink tickets available from supporting insurance companies.</p>

Monday, November 12, 2012

TIME	LOCATION	PROGRAM TITLE – DESCRIPTION – SESSION PRODUCER & SPEAKERS
7:30	Cohiba 5	Breakfast The LTCi Industry LTCi career veterans – each with 20 or more years of industry experience – share their unique perspective on where the industry is headed and what attendees can do to maximize success in an ever-changing world. Plus, your chance to pose questions ... make them good ... your future depends on it! Participants: Joe Catalano, Senior VP LTC Distribution and Marketing, John Hancock, Milwaukee, WI [24 Year LTCi Veteran] Peter Gelbwaks, Chairman, Gelbwaks Executive Marketing Corp., Plantation, FL [30 Year LTCi Veteran] Bob Glowacki, Transamerica, Bedford, TX [xx Year LTCi Veteran] Mark Goldberg, President, ACSIA, FL, [21 Year LTCi Veteran] Beth Ludden, Senior Vice President, Genworth Financial, Richmond, VA [25 Year Veteran] Gene Schmidt, Chief Executive Officer, SIA Marketing, Bismarck, ND [36 Year LTCi Veteran] Joseph Pulitano, President, Advanced Resources Marketing, Allston, MA [24 Year LTCi veteran] Jim VonBruchhaeuser, Vice President, Sales and Marketing, MedAmerica, Rochester, NY , [40 Year LTCi Veteran] Moderators: Jesse Slome, AALTCI, Westlake Village, CA [30 Year LTCi Veteran] Harley Gordon, CLTC, Newton, MA
		Breakfast Sponsor MedAmerica <i>Celebrating 25 Years</i>
9:30 – 10:45	Cohiba 1	LTCi Claims: 10 Surprising Facts From Leading Claims Directors We asked heads of LTCi claim units to share their knowledge - first by focusing on usage and data that will surprise you - and then by answering your questions about what really happens when individuals file for benefits. Beth Ludden, Senior Vice President, Genworth Financial, Richmond, VA
	Cohiba 3	Using Google & Social Media To Generate Prospects Do-it-yourself simple ways you can create an online presence for yourself and use social media such as Facebook to be seen by prospects and establish a meaningful and necessary dialogue with clients. If you plan to be selling LTC insurance in 3 to 5 years you'll need to recognize the world has gone online ... and so must you! Jesse Slome, Executive Director, American Association for Long-Term Care Insurance, Westlake Village, CA
11:00 – 12:30	Cohiba 10	Million Dollar Producers Share Their Top Secrets The last session of the 2012 Summit will feature producers who each have placed over \$1 million of LTC insurance. They'll share a few secrets of what they are doing <i>TODAY</i> to be successful and then they will stay to ANSWER YOUR QUESTIONS. They won't leave until every question is addressed. Your access to the industry's best and brightest all on stage together! Moderator: Jesse Slome, American Association for Long-Term Care Insurance, Westlake Village, CA Panelists: Gerard Goulet, Long Term Care Specialist,, Rochester, MN Over \$1.2 million of placed LTCi Phil Grossman, President, Long Term Care Options, Inc., Scottsdale, AZ Over \$2.5 million of placed LTCi Todd Grove, Ntl Dir, Worksite Solutions, LTC Financial Partners, Portland, ME \$6.0 million of placed LTCi Jody Hubbard, Jody Hubbard LTC Planning, Cardiff, CA Over \$1.3 million of placed LTCi

