

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
8:30	Registration	Registration Desk Opens – Please wear your name badge at all times
10:00	Cohiba 6 - 10	Exhibit Hall Opens
9:00 – 9:45	Cohiba 1 LTC 1001	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 3 LTC 1002	A Solution To “Can’t Qualify” - “Can’t Afford” - or “Application Declined!” Discover how any of these situations can still result in a client benefit – by selling a diagnosis-based cash benefit plan. The perfect option or alternative for individuals who have no place to go. Hear how to begin the conversation and make the sale. Larry Moore, Director of Sales and Marketing, American Independent Marketing, Yakima, WA
	Cohiba 5 LTC 1003	Selling Your Book of LTC Insurance Business: Is Now The Right Time? Build It To Sell Tomorrow Find out how to use your block of business to fund capital growth in your business or current expenditures. But is now the right time? In today’s turbulent industry environment, explore how to transfer the risk of uncertain future commission payments for liquidity now. Deborah Skiff, Chief Marketing Officer, LTC Global, Inc., Novato, CA
10:00 – 10:45	Cohiba 1 LTC 1004	Advanced Tax and Planning Concepts That Address LTC Needs (& Generate Referrals) One of the nation’s top Advanced Planning and Legal experts shares concepts using life insurance and LTC insurance policies to protect those with MS and other uninsurable health issues. Great tax and planning ideas to know and share with referral sources. Stephen Alloy, J.D., MBA, Advanced Markets Specialist, Mutual of Omaha, Omaha, NE
	Cohiba 3 LTC 1002	A Solution To “Can’t Qualify” - “Can’t Afford” - or “Application Declined!” Discover how any of these situations can still result in a client benefit – by selling a diagnosis-based cash benefit plan. The perfect option or alternative for individuals who have no place to go. Hear how to begin the conversation and make the sale. Larry Moore, Director of Sales and Marketing, American Independent Marketing, Yakima, WA
	Cohiba 5 LTC 1005	‘Baby LTCi’ The Antidote To Sticker Shock; A Worthwhile Addition To Your Product Portfolio Discover how the market for affordable short term recovery care can be used to fill the gap in coverage and address ‘sticker shock’ among today’s prospects. Let us show how you don’t have to walk out the door without a sale. Dave Peters, Sales Director, Medico Insurance Company, Omaha, NE

IMPORTANT REMINDER

Be sure to get drink tickets for TONIGHT’S RECEPTION -- available from supporting insurance companies.
Genworth ... John Hancock ... Life Secure ... Lincoln Financial ... MedAmerica
Mutual of Omaha ... OneAmerica ... Transamerica **STOP BY THEIR BOOTHS TODAY**

Saturday, November 10th - Pre-Summit Optional Sessions continued

11:00 – 11:45	Cohiba 1 LTC 1006	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 LTC 1001	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 5 LTC 1007	After The Executive Carve Out Is Done, Take A More Profitable Approach To The Voluntary Market If you want higher closing percentages when dealing in the voluntary marketplace, come hear about a different approach that works in conjunction with the traditional executive carve out sale. One where 20% participation rates are common! Bill Judge, President, Open Benefit Solutions LLC, Richmond, VA & San Diego, CA
12:15 – 2:00	Cohiba 1 LTC 1008	Optional Lunch-hour Session –Building A Successful Referral-Based LTCi Practice Purchase a sandwich or salad at the South Beach Marketplace 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. Susie Caspar, Caspar Long Term Care Planning, Dover, MA - Selling LTCi for 10 years 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 Barbara Hanson, Barbara Hanson & Associates, Felton, CA - Selling LTCi for 17 years Ed Jette, National Director, Worksite Solutions, Long-Term Care Financial Partners Boston, MA, Selling LTCi for 21 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 16 years
	Cohiba 3 LTC 1009	Optional Lunch-hour Session – Underwriting Execs Talk Trends & Ways To Place More Sales Purchase a sandwich or salad at the South Beach Marketplace 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. Genworth Financial – Amy Chambers, Underwriting Manager, LTC Underwriting, Genworth Financial, Manhattan Beach, CA John Hancock – Steve Ramczyk, Director, LTC Underwriting, John Hancock, Milwaukee, WI Mutual of Omaha – Corey Aldy, LTC Underwriting Manager, Mutual of Omaha, Omaha, NE Transamerica – David Swaim, Director of Underwriting, Transamerica, Dallas, TX Moderator: Scott Boyd, Vice President, LTCTNBC, West Des Moines, IA

No food is provided for these sessions. Feel free to pick up a lunch and bring into the room.

Saturday, November 10th - Regular Summit Sessions begin

2:15 – 3:30	Cohiba 1 LTC 1010	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 Steve Cain, Executive Vice President, National Sales Leader, LTCi Partners, Lake Forest, IL Doug Burkle, Linked Benefit Product Development Leader, Genworth, Richmond, VA
	Cohiba 3 LTC 1011	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 5 LTC 1012	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." Harley Gordon, Esq., President, Corporation for Long-Term Care Certification, Newton, MA
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 !

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Genworth ... John Hancock ... Life Secure ... Lincoln Financial ... MedAmerica
Mutual of Omaha ... OneAmerica ... Transamerica

STOP BY THEIR BOOTHS TODAY

4:00 – 5:15

Cohiba 1
LTC 1013

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
Steve Cain, Executive Vice President, National Sales Leader, LTCI Partners, Lake Forest, IL
Doug Burkle, Linked Benefit Product Development Leader, Genworth, Richmond, VA

Cohiba 3
LTC 1014

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 5
LTC 1015

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.

Bill Comfort, Principal, Comfort Assurance Group LLC, St. Louis, MO
Betty Doll, Principal, Doll & Associates, Asheville, NC

5:30 - 7:00

Exhibit Hall

Welcome Reception With Exhibitors – LTC Insurance's Industry Sales / Marketing Exhibit Hall
Be sure to get drink tickets for TONIGHT'S RECEPTION -- available from supporting insurance companies.

Genworth ... John Hancock ... Life Secure ... Lincoln Financial ... MedAmerica ... Mutual of Omaha ... OneAmerica
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 6 - 11**
LTC 1016

Breakfast –
Focus FORWARD

Denise Gott, National Sales Manager, LTC Financial Partners, Kirkland, WA

Breakfast Sponsor
LTC Financial
Partners

Focus FORWARD: Marketing The New & Improved LTC Solution to Expand Market Penetration

Jesse Slome, Executive Director, American Association for Long-Term Care Insurance, Westlake Village, CA

9:30 – 10:45 **Cohiba 1**
LTC 1017

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 -- **Team production \$7.8 million**

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**

9:30 – 10:45 **Cohiba 3**
LTC 1018

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: **John Hancock, Transamerica, LifeSecure and Genworth**

Moderator: Angie Hughes, Long Term Care Marketing Manager, ProducersXL, Salina KS



Cohiba 5

A Special Session Exclusively For CLTC Designation Graduates

9:30 – 12:30

This **3-hour special session Advanced Sales & Marketing Program** is open exclusively for those who have completed the CLTC designation. This is a session you will not want to miss!

CLTC has taken all of the selling concepts that have changed how LTC insurance is sold and updated them and put them into sales and marketing ideas that will enhance your practice. Ways to talk to prospects that will connect you in ways not possible using existing sales principals. How to use Consultative Engagement, a sales philosophy that has changed how LTCi is sold. Now use it to enhance how you sell life & disability insurance.

Session Leader: Harley Gordon, President, CLTC, Newton, MA along with top national CLTC trainers

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Mutual of Omaha ... OneAmerica ... Transamerica

STOP BY THEIR BOOTHS TODAY

11:00 – 12:30 Cohiba 1
LTC 1019

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 Mgr, Online Sales, LTC Financial Partners, Kirkland, WA: 4 Years Selling LTCi Over The Phone / Internet
Gail Steingold, Principal, Burling Insurance Group Long Term Care, Chicago, IL -- 13 Years Selling LTCi Over The Phone / Internet

Cohiba 3
LTC 1020

Homecare Utilization Update: The Latest Data For Those With LTC Insurance
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.
Georjean Sweis, National Director of Private Duty, Addus HealthCare, Inc., Chicago, IL
Elisabeth Evans Doiherty, Vice President, Homewatch CareGivers, Denver, CO

12:30 – 2:15 Cohiba 6 - 11

All Attendee Luncheon
Welcome by Marianne Harrison, President, John Hancock LTC, Boston, MA,
The U.S. Economic Outlook; A Post Election Forecast
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?

Luncheon Sponsor
John Hancock

2:30 – 3:45 Cohiba 1
LTC 1021

The New Key To Selling Multi-Life LTC Insurance Today!
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.
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

Cohiba 3
LTC 1022

What Are The Real Odds Your Buyer Will Use Their Policy?
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!
Dawn Helwig, FSA, MAAA, Principal, Milliman, Inc., Chicago, IL
Al Schmitz, FAS, MAAA, Principal and Consulting Actuary, Milliman, Inc., Brookfield, WI

Cohiba 5
LTC 1023

Sweating The Small Stuff -- Understanding Big Difference In A Contract's Small Print
Contractual definitions can be significant at claims time. Experts explore the subtleties of Cash First, and Calendar Day EP versus 0-Day HC EP, Restoration of Benefits, Homemaker Services, Shared Care and renewal certification.
It's the contractual definitions that will mean most ... and the time your clients turn to what you sold them expecting benefits.
Claude Thau, Target Insurance Services, Overland Park, KS

4:00 – 5:15 Cohiba 1
LTC 1024

How To Get Into The Association Business In 30 Days
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.
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

Cohiba 3
LTC 1025

Sell Ours ! Linked Benefit Product Showcase – In-Depth Feature Comparison
There are important product differences between the various linked LTC benefit products available today. This will be the one place where each company gets to tout their competitive advantages ... answer and address your questions. You need to know this before recommending products to prospects.
Zachary Brommer, MoneyGuard Specialist, Lincoln Financial Distributors, Santa Monica, CA
Douglas Burkle, Life & Linked Benefits Product Leader, Genworth Financial, Richmond, VA
Joe Hayes, Vice President, Sales, OneAmerica, Indianapolis, IN
Moderator: Gene Pastula, President, Westland Financial Services, Inc., San Diego, CA

Cohiba 5
LTC 1026

Addressing 2 Top Issues: Are Claims Being Denied? Why Are Your Applicants Rejected?
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.
Denise Liston, Vice President, LifePlans, Waltham, MA

5:30 - 7:00 Exhibit Hall

Networking Reception With Exhibitors – LTC Insurance's Industry Sales / Marketing Exhibit Hall
Relax ... chat with friends ... network with speakers, experts, insurers and marketing organizations.
Be sure to get your drink tickets available from supporting insurance companies.

TIME	LOCATION	PROGRAM TITLE – DESCRIPTION – SESSION PRODUCER & SPEAKERS
7:30	Cohiba 6 - 11 LTC 1027	<p>Breakfast</p> <p>Profiles In Caring Bill Jones, President, MedAmerica Insurance Companies, Rochester, NY]</p> <p>The LTCi Industry Thought Leaders Roundtable 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!</p> <p>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 [27 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]</p> <p>Moderators: Jesse Slome, AALTCI, Westlake Village, CA [30 Year LTCi Veteran]</p>
<p>Breakfast Sponsor MedAmerica <i>Celebrating 25 Years</i></p>		
9:30 – 10:45	Cohiba 1 LTC 1027	<p>A Session For LTCi Specialists: The Quest To Preserve Informal Care Benefits</p> <p>Two of the industry's top LTCi experts focus on a topic often raised; how can an insurer satisfy consumers' wants for informal care benefits while 'de-risking' the enormous potential liability. Understand the issue ... and share your thoughts ... so you can help shape the future and better educate your clients and prospects.</p> <p>Beth Ludden, Senior Vice President, Genworth Financial, Richmond, VA Michael Gilbert, President, HireFamily, Waltham, MA</p>
	Cohiba 3 LTC 1028	<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 Elisabeth Evans Doiherty, Vice President, Homewatch CareGivers, Denver, CO</p>
	Cohiba 5 LTC 1029	<p>Using Google & LinkedIn To Generate Prospects</p> <p>Do-it-yourself simple ways you can create an online presence for yourself and use Google and LinkedIn 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!</p> <p>Jesse Slome, Executive Director, American Association for Long-Term Care Insurance, Westlake Village, CA</p>
11:00 – 12:30	Cohiba 5 LTC 1030	<p>Million Dollar Producers Share Their Top Secrets</p> <p>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!</p> <p>Moderator: Jesse Slome, American Association for Long-Term Care Insurance, Westlake Village, CA</p> <p>Panelists: Susie Caspar, Caspar Long Term Care Planning, Dover, MA - Over \$3.0 million of placed LTCi 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 Linda Jahnke, Capitas LTC, San Diego, CA Over \$3.0 million of placed LTCi Mary Ann DeKing, ACSIA, Darien, IL Over \$1.0 million of placed LTCi</p>