Sunday, May 18, 2014

9:00 - 10:15 AM **Century C** LTC14-01

LONG TERM CARE INSURANCE SALES AMMO: WHAT TO SAY & DO TO SECURE SALES

A 6-part session that will last about 2-hours with a break in between.

Three of the nation's top sales pros share hundreds of sales tips and ideas from their combined years of experience and on-the-job practice. Ideal for those just starting out and those who want to take their sales to the next level. Powerful and practical insights, Power Phrases, overcome objections and much more.

Bill Comfort, Principal, Comfort Assurance Group, LLC., Kirkwood, MO
Betty Doll, Principal, Doll & Associates Long Term Care Insurance, Asheville, NC
Nancy Dykeman, Principal, Long Term Care Planning Consultants, LLC,. Beaufort, SC

Century B LTC14-03

UNDERSTAND THE PROS AND CONS OF LIFE INSURANCE WITH CHRONIC ILLNESS BENEFITS

A panel of leading national experts will clearly compare and contrast the advantages and disadvantages of life insurance with chronic illness benefits versus traditional LTC insurance. Ways to determine the right solution and strategies to open doors and close more sales in the new world of expanded LTC options.

Steven Dozier, Vice President of Marketing: American Insurance Marketing Services, Inc., Montgomery, AL
Sam Barton, Key Account Specialist, National Life Group
Fiore September, Director of Life Division, American Insurance Marketing Services, Inc., Montgomery, AL

10:30 - 11:45 AM **Century C** LTC14-02

LONG TERM CARE INSURANCE SALES AMMO: WHAT TO SAY & DO TO SECURE SALES *continued*

Continuation of the 6-part session that will last about 2-hours with a break in between.

Bill Comfort, Principal, Comfort Assurance Group, LLC. Kirkwood, MO
Betty Doll, Principal, Doll & Associates Long Term Care Insurance, Asheville, NC
Nancy Dykeman, Principal, Long Term Care Planning Consultants, LLC,. Beaufort, SC

Century B LTC14-04

ALTERNATIVES TO LONG-TERM CARE INSURANCE THAT MIGHT BE BETTER AND 95% CAN QUALIFY

View the E-Z presentations that will set-up the alternative sell for those who cannot qualify for LTCi. The first producer who placed $500K in one year shows you how to maximize your leads. If your LTCi placement rate is 100% don't attend this session. Over 7 million of these policies have been sold worldwide. Don't be left out.

Harry Crosby, President, Certified Senior Solutions Specialists, Chapin, SC

12:15 - 1:30 PM **Century C**

LTC SOLUTIONS: AN INDUSTRY IN TRANSITION

How to process and ultimately capitalize on the significant changes taking place in the world of long-term care solutions. What the changes mean to your future in this business.

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

LTC14-05

UN-THINK STRATEGIES: INNOVATIVE WAYS TO INCREASE SALES

Ever noticed that the sales systems you've invested both time and treasure in play off the same theme? Are clients really interested in hearing for the 100th time about the risk of needing care and what it costs? Join Harley Gordon as he unthinks traditional ideas and shows you what Northwestern Mutual, Genworth, New York Life, Thrivent and Lincoln Financial believe ... these strategies work!

Harley Gordon, President, The Corporation for Long-Term Care Certification, Inc., Boston, MA

2:00 - 3:15 PM **Century C** LTC14-06

FOUR WAYS TO DIFFERENTIATE YOURSELF AND MY WAY TO TROUNCE ANY COMPETITION

If you sell LTC insurance over the phone or Internet, you'll want to know how one of the nation's best who only sells over the phone differentiates himself and his ultra top secret way to eliminate competition from local financial advisors and other non-LTCi specialists.

Scott A. Olson, Owner, Choice LTC Insurance Services, Redlands, CA

LTC14-07

HOW TO CREATE NEED AND URGENCY OVER THE PHONE AND INTERNET

Working over the phone with someone you've never met is both art and science. Discover the questions to ask that generate urgency, the health queries that build need. When you only have a few minutes to connect and move prospects to act … the words you use are more important than ever. Hear the right ones that work.

Kent Wise, Wise Financial Services, Metairie, LA

Century B LTC14-08

THE DON'T MISS SESSION" "HOW TO" SELL LINKED BENEFITS; BEST WAYS TO GET TO "YES"

The recognized leader in selling linked benefit LTC Solutions presents the ultimate guide to understanding the product concept that has revolutionized the LTC insurance marketplace. Learn to promote concepts that put you on the side of the prospect. Learn the best ways to present … and proven ways to expand your market.

Gene Pastula, President, Westland Financial Services, Inc., San Diego, CA

3:30 - 4:45 PM **Century C** LTC14-09

YOUR ROLE AS CLIENT ADVOCATE; STRATEGIES THAT MINIMIZE CLAIM DELAY AND REJECTION
Eventually your clients will go on claim. Adopting a 'bookend' approach has proven enormously beneficial for my current clients and generated significant referrals from folks who are coming to buy. Here's how to do it.

Linda Jahnke, Owner, Jahnke Consulting and Long Term Care Alliance, San Diego, CA

LTC14-10

HOME CARE BENEFITS ARE THE LONG-TERM CARE INSURANCE POLICY OPTIMIZER
Gain an understanding of current ways consumers utilize home care services to get the most from their budgets or LTC insurance policies. A look at actual utilization will help you better design coverage for prospects. Plus a few real life strategies used to stretch budgets / benefits and make them last.

Jennifer Ramona, Director, Business Development, Homewatch CareGivers International, Greenwood Village, CO

LTC14-11

LOOKING FOR A NEW REVENUE STREAM? TRY PARTNERING WITH P&C AGENCIES
Based on 30+ years experience successfully partnering with P&C agencies. Understand what makes them tick. Learn how to talk their talk so you can walk their walk. Your reward will be a trusting relationship based on joint work with their clients.

Tobe Lynn Gerard, President, Tobe Gerard Insurance, LLC, Natick, MA

Century B LTC14-12

SHARING STRATEGIES: TOP PRODUCER PANEL -- WHY WE'RE HAVING A GREAT YEAR
Several of the nation's most successful producers share what they are doing that generated success in 2013 and what they are doing to have even better years in 2014 … 2015 and beyond. Plus, plenty of time to ask your questions to these top pros from across the industry.

Steven Kramer, Senior Vice President, LTC Financial Partners, Mission Viejo, CA

4:45 -5:15 PM **Century C** LTC14-13

WHAT TO DO WITH YOUR UNINSURABLE CLIENTS; OPTIONS THAT BENEFIT ALL
Turn uninsurable prospects into happy clients with options that provide meaningful benefit and increase your earning potential. An expert shares the right way to transition the LTC prospect and little known, creative options from annuity/LTC combo, to a medically underwritten SPIA combined with a reverse mortgage.

Romeo Raabe, Owner, The Long Term Care Guy, Green Bay, WI

5:30 - 7:00 PM **Century A**

NETWORKING RECEPTION
The first drink is on us (drink coupon required). Enjoy networking with your fellow Summit attendees. Then enjoy KC's great selection of eateries for dinner.

Monday, May 19, 2014

7:30 - 8:00 AM **Century B**

MORNING JUMP-START: SUCCESSFUL SELLING IS A MINDSET - ESPECIALLY FOR LTCi AGENTS
Grab your morning coffee from the hotel Lobby Starbucks and start your day with some positive thinking and strategies. Hear how top LTCi producers stay at the top of their game. A short, interactive session where you'll hear the top-3 strategies to create massive LTCi results without stressing yourself out.

Nick Hansinger, CEO Stealth Mindset Solution, San Diego, CA

8:15 - 8:30 AM **Century C** LTC14-14

LEAD GENERATION USING DIRECT MAIL: WHAT IT TAKES TO GENERATE A RETURN TODAY
It takes expertise to generate a 0.7-to-1.0 percent return from your long term care insurance mailings. Come hear one of the nation's leading direct mail experts share specifics of what's working today in terms of lead-generation messaging, prospect segmentation and timing.

Richard Bufkin, President, Target Leads, Rockwall, TX

8:40 - 9:40 AM **Century C** LTC14-15

LEAD GENERATION USING GOOGLE ADWORDS: MAXIMIZE RETURN ON A PAY-PER-CLICK CAMPAIGN
Understand how Pay-Per-Click advertising on the Internet works. Leading expert in using Google Adwords to generate consumer leads shares strategies you can use locally. How to get started, create an account and launch a campaign and write your first ad.

Brihanna Hemby, Director, Internet Lead Generation, LTC Solutions, Port Huron, MI

LTC14-16

LEAD GENERATION USING FACEBOOK: GETTING STARTED OR BOOSTING YOUR EFFORTS
Remember everything you were taught about lead generation? Well, it just doesn't work that swell in the social space. Discover a 'bees to honey' method that will attract people to you and your business. We will show you how to enhance your special market segment opportunity. Plus 5 Facebook marketing tips you can start today!

Sheryl Brown-Madjlessi, Social Media Coordinator, Ash Brokerage Corporation, Wayne, IN

Additional session this time
- See next page -

8:40 - 9:40 AM **Century B** LTC14-17

FOUR OUTSTANDING WAYS TO GENERATE MORE REVENUE PER CLIENT QUICKLY

See concrete ideas that help your clients make an informed, final and well-documented decision about buying stand-alone LTCi in 15 minutes. Close linked sales more quickly and effectively. Change the worksite sale from a proposal-delivery process to a real-time consultation and close term life insurance sales in 15 min total.

Claude Thau, Target Insurance Services, Overland Park, KS
Matt McAvoy, Target Insurance Services, Overland Park, KS

9:50 - 10:50 AM **Century C** LTC14-39

THE 'GOOD-BETTER-BEST' STRATEGY TO BOOST YOUR LTC SALES

Jesse Slome, AALTCI, and Barbara Stahlecker, National Marketing Director, Premier LTC Brokerage

LTC14-18

2014 PUBLIC POLICY AND LEGISLATIVE UPDATE

The nation's leading expert shares an up-to-the-minute look at what's taking place in the nation's capital as well as key initiatives at the State level. Plus, a look at what's on the horizon.

Sam Morgante, Vice President, Government Relations, Genworth Financial, Washington, D.C.

11:00 - 12:00 PM **Century C** LTC14-19

THE LTC CHIEF EXECUTIVE OFFICER (CEO) FORUM

The nation's top industry leaders address challenges, changes and strategies for continued industry growth. Ample time for audience participation (after all it's your future and you have questions!).

Michael Doughty, President and General Manager, John Hancock Insurance
Michael Hamilton, Vice President, Lincoln Financial Group
Tim Kneeland, President, Transamerica Long Term Care
Scott McKay, Senior Vice President, Genworth Financial
Steve Sperka, President & CEO, Northwestern Long Term Care Insurance Company

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NETWORKING LUNCH BREAK

The perfect time to catch up on calls or to network with other conference attendees.

1:00 - 2:15 PM **Century C** LTC14-20

SELLING SHARED CARE: USING POLICY DIFFERENCES TO DELIVER MEANINGFUL ADVANTAGES

It's one of the most significant options available that motivates couples to purchase and yet only half buy it. Discover the differences in contractual language governing shared care policy provisions that matter come claim time. Understand why these provisions really matter and how to do the best for clients and your sales.

Claude Thau, Target Insurance Services, Overland Park, KS

LTC14-21

ONE PROBLEM, MULTIPLE SOLUTIONS: A FINANCIAL PLANNERS PERSPECTIVE ON LTC OPTIONS

Presenting a different way to think about LTC solutions, which shifts away from product and focuses on planning. Which solution is the best option? Reviewing three risk management options (Traditional LTC, Linked-Benefit LTC and Life with Chronic Illness riders). Strategies for productive LTC planning conversations.

Steve Cain, Principal, National Sales Leader, LTCI Partners, LLC, Woodland Hills, CA

Century B LTC14-22

MULTILIFE LEADS AND SALES UNDER YOUR NOSE: HOW TO FIND THEM, PRESENT & CLOSE THEM

Experts with one of the largest multi-life producing agencies in the country, will show how LTCi agents run across potential multi-life sales every time they sit down with a prospect. Get the talking points, the strategy, and examples of actual multi-life cases opened and closed that started at the kitchen table.

Joe Pulitano, President, Advanced Resources Marketing, Allston, MA
Henrik Larsen, CEO, Advanced Resources Marketing, Allston, MA

Pershing Place West

THE NEW HIPAA OMNIBUS RULE: PROTECT YOUR COMPANY & HELP YOUR PRODUCERS

A Special Session for GAs, FMOs & Carriers. Experts share practices to protect your company effectively and efficiently. Understand how the new HIPAA rules specifically impact LTCi. Hear how it's being handled. An opportunity to hear … ask and share.

Jack Anderson, Chief Executive Officer, Compliance Helper, Oakland, CA
Rebecca Herold, Chief Executive Officer, Rebecca Herold & Associates, Des Moines, IA
Mike Skiens, President, MasterCare Solutions, Portland, OR
Eric Holtzman, Executive Vice President, Long Term Care Resources, NJ

2:45 - 4:00 PM | **Century C** | LTC14-23

THE BEST SOLUTION WINS! HOW YOU CAN COMPETE AND WIN AS HYBRID LTC SALES GROW
You'll win more hybrid LTC sales and defuse product pushers when you understand ways to engage clients by demonstrating significant product advantages that offer higher value solutions to prospects. We'll explore common prospect situations and reveal the important benefit differences in today's linked LTC products.

Scott Boyd, Vice President, The National Benefit Corp., West Des Moines, IA

LTC14-24

THE 10 BEST SELLING IDEAS I'VE SEEN, THE 5 WORST & THE CRAZIEST THAT ACTUALLY WORKED
Former national sales senior exec for leading LTC insurer shares his 20+ years of working with producers. Proven ideas that continue to work year in and year out. And one of the craziest sales ideas because sometimes we even learn from the "Worst".

Scott Williams, President, Affinity Group Services, LTCI Partners, LLC. IL

Century B | LTC14-25

JUMP START YOUR SALES: SUCCESSFUL PRODUCERS SHARE YEAR 1, YEAR 2, YEAR 3 STRATEGIES
The best strategies used by successful producers to achieve success … priceless gems … and missteps that you'll want to avoid. Discover proven Year 1, Year 2, Year 3 (& beyond) strategies to Survive, Drive & Thrive! It doesn't matter if you're a novice or a seasoned professional, valuable ways to sell your way to success.

Angie Hughes, Long Term Care Insurance Marketing Director, Producers XL, Salina, KS.

Pershing Place West

HELP YOUR AGENTS PARTNER WITH HOME CARE AGENCIES TO GENERATE INCREASED SALES
A Special Session for GAs, FMOs & Carriers. Discover how to help your agents and brokers identify and build partnerships with home care agencies. Find agencies that understand how to process claims and have the appropriate technology as well as partners that will facilitate lead mining and generation as they service claims.

Chad Fotheringham, President, Amada Senior Care, Laguna Woods, CA

4:15 - 5:45 PM | **Century C** | LTC14-26

LTCI PREMIUM INCREASES; WILL THEY EVER STOP
20% … 40% … 90% premium increases generate policyholder outrage and negative press coverage that results in consumer fear that policies they buy today will face similar treatment. A leading LTC insurance pricing expert with the historical perspective to address this issue shares insights past, present and future … in plain English.

Ross Bagshaw, Wakely Actuarial, Clearwater, FL

LTC14-27

LTC UNDERWRITERS ADDRSS THE CHANGING MARKET REQUIREMENTS & FUTURE OUTLOOK
Directors of underwriting for the nation's leading insurers address important trends, discuss potential future changes and answer your questions. What's up with multiple co-morbids, depression versus anxiety, why are certain meds always a decline. This is the session you don't want to miss.

Corey Aldy, Manager LTC Underwriting, Mutual of Omaha, Omaha, NE
Amy Chambers, LTC Underwriting Manager, Genworth Financial, Manhattan Beach, CA
David Swaim, Assistant Vice President of Underwriting, Transamerica Long Term Care, Bedford, TX
Steve Ramczyk, Director of Underwriting, John Hancock Long Term Care, WI

Century B | LTC14-28

DOUBLE YOUR SALES THIS YEAR USING THE INTERNET
The Internet has changed how people communicate, research and buy everything - including LTC. Hear from two of the top selling internet LTC specialists. They'll share exactly how they leverage the internet to sell more business in less time and make more money!
Nathan Sanow, Director of Business Development, MasterCare Solutions, Inc., Portland, OR
Curt Horowitz, President, LTC Connects, Bend, OR
Helen Jacobson, Owner, LTC Solutions, Merrillville, IN

6:00 - 7:15 PM | **Century A**

NETWORKING RECEPTION
The first drink is on us (drink coupon required).

PLEASE COMPLETE AND RETURN YOUR SESSIONS EVALUATION FORM

Your ratings will be used to 'rank' sessions on the Summit 'On Demand' website.
www.InsuranceExpos.com

RATE SESSIONS 1 STAR to 5 STARS

★	Eek! Hardly worth watching
★ ★	Okay. But I've seen better
★ ★ ★	A-ok!
★ ★ ★ ★	Yay! This was good
★ ★ ★ ★ ★	Woohoo. Good as it gets

Tuesday, May 20, 2014

7:20 - 7:50 AM	**Century B**	**MORNING JUMP-START: DAILY SUCCESS RITUALS FOR THE POWER PRODUCER** Grab your morning coffee from the hotel Lobby Starbucks and start your day with energy and ideas. Learn the best strategies employed by top producers to set the stage for success each and every day. There is no better way to start your day. **Nick Hansinger, CEO Stealth Mindset Solution, San Diego, CA**
8:00 - 8:30 AM	**Century C** LTC14-29	**TECHNOLOGY AND THE INSURANCE AGENT: 5 STEPS YOU MUST START TODAY TO THRIVE** Social Technologies, Mobile Devices, and Local Search, aka #SoMoLo - The New Normal for Insurance Agents. Hear why these three critical must-do's are uber important as you go forth and implement all the awesome new strategies from #LTCSummit14. Btw, if you don't have a new Smartphone and/or Tablet, get one. **Mike Wise, Social Tech Consultant, WebWisedom, LLC, Cleveland, OH**
8:35 - 10:05 AM	**Century C** LTC14-30	**SELLING SHORT TERM CARE; WHO'S GOT 'EM, HOW DO YOU MARKET AND SELL THEM?** Traditional LTCi is not for everyone. Some clients can't qualify and others can't afford it. Fortunately, there are suitable and affordable options on the market for those clients. You can have something for every client regardless of age, health or economic status. **Barbara Stahlecker, National Marketing Director, Premier LTC Brokerage, Sioux City, Iowa**
	LTC14-31	**WHEN WILL ANNUITIES WITH LTC BENEFITS ECLIPSE ALL OTHER OPTIONS?** How will annuities with LTC payout options work? How will these products compare to life combos? What level of interest rates are necessary for these products to be a compelling proposition to consumers, and bring major insurers into the marketplace? What will be the single greatest sales opportunity you've ever encountered? **Carl Friedrich, Principal, Consulting Actuary, Milliman, Inc., Bannockburn, IL**
	LTC14-32	**SELLING ANNUITIES WITH LTC BENEFITS: A HOW-TO-SUCCEED CRASH COURSE** What to say to generate prospect interest … how to put 'lazy' money to work … how you can close more business than you imagined. The techniques are so good, you'll likely be your first customer! **Michael Ebmeier, Senior Vice President, Forethought Financial Group, Houston, TX** **Alecia Barnette, LTC Sales Consultant, Financial Independence Group, Cornelius, NC**
	Century B LTC14-33	**A VIABLE, COMMISSIONABLE OPTION FOR PROSPECTS WHO CAN'T HEALTH QUALIFY OR AFFORD** Discover how a consumer discount membership plan can offer prospects an alternative LTC solution. Generate commissions from HelpCare Plus, a companion product to long-term care that is not insurance and is therefore available to every consumer regardless of health or financial status. **Michael Carney, Executive Vice President, HelpCare Plus, LLC,. Irving, TX** **Jim Finkenkeller, Executive Vice President, HelpCare Plus, LLC,. Irving, TX**
10:15 - Noon	**Century C**	**TOP 10 TIPS FROM THE TRENCHES - SALES IDEAS / POWER PHRASES BEING USED** All attendees will be asked to submit their best selling idea or power phrases they use. We'll share the best ideas today. **Jesse Slome, AALTCI, and Barbara Stahlecker, National Marketing Director, Premier LTC Brokerage**
	LTC14-34	**THE NEW OPENING CONVERSATION: FIVE QUESTIONS TO ASK EVERY PROSPECT** There isn't a "single best" LTC planning solution. If that seems to add complexity, discover how to use an open architecture approach to LTC planning and identify the five questions you should ask your client to ensure that your planning recommendation is thorough and objective. **Larry Moore, National Training Director LTCi, John Hancock Insurance, Mill Creek, WA**
	LTC14-35	**ENERGIZE YOUR SALES BY INCLUDING LTC HYBRIDS IN YOUR FINANCIAL BUSINESS** We'll start by sharing ways to keep the LTC conversation from coming to an abrupt end and demonstrate the right approach to capably present LTC hybrid solutions. Proven sales ideas you can use immediately. Plus, important strategies rarely shared, that will make you rethink how you present LTC solutions to couples. **Shawn Britt, Director, Long Term Care Initiatives, Advanced Consulting Group, Nationwide Financial, Columbus, OH**
	LTC14-36	**CONSUMER ATTITUDES THAT INFLUENCE THE PURCHASE OF ASSET-BASED LTC** Is it product design, presentation or attitudes? A national study reveals what really drives buyers **Steve Schoonveld, Linked Benefit Actuary, Lincoln Financial Group, Hartford, CT**
		NETWORKING LUNCH BREAK The perfect time to catch up on calls or to network with other conference attendees.

1:45 - 3:15 PM **Century C**
LTC14-37

SELLING LINKED BENEFIT PRODUCTS: A PROVEN SALES TRACK TO JUMP START YOUR SALES

A proven, step-by-step track to successfully sell linked benefit products. A fast start for new agents and a fresh start for experienced producers. Key phrases that turn prospects into clients. Ways to insulate your clients from the competition.

Cullen Crabbe, Registered Investment Advisor, Kipp Financial Group, Ventura, CA

LTC14-38

HOW TO HAVE YOUR BEST YEAR EVER

How do some people achieve their 'impossible to achieve 5 year goals' in one year over and over again? How do some increase their income 10 times in 36 months? Come hear *Chicken Soup for the Entrepreneur's Soul* Co-Author John Gardner share specific actions and strategies he learned from successful entrepreneurs that can be applied in your Insurance market.

John Gardner, Jr., Co-Author, Chicken Soup for the Entrepreneurial Soul, Co-Founder, Accurate Data Partners LLC,

Century B
LTC14-39

CONVERTING LIFE INSURANCE TO PAY FOR LONG-TERM CARE

Starting in 2014, insurance and financial professionals can benefit by helping clients and prospects convert life insurance policies to pay for LTC. Learn what kinds of life policies qualify and what types of care are covered. Understand how to best identify prospects and convert them to income in 30 days.

Chris Orestis, CEO, Life Care Funding, Portland, ME