September 1, 2009

Why should you consider attending the National LTCi Producers Summit?

There are so many conferences and each promises the sun … moon and stars. I'm not going to do that.

I am going to promise you this: the Summit is the single place where agents, brokers, marketers and insurers gather to focus on long-term care insurance.

New producers sit next to those who sell $250,000+ a year. Networking you can't get anywhere else!

If you sell in a Partnership State - here is your chance to meet and speak with the State officials. It's a unique and very important opportunity.

Finally, we strive to keep the Summit affordable.

Why consider attending? Because cross-pollination … new ideas … new connections are the best investment you can make in yourself and your business.

We hope to see you in Kansas City.

Jesse Slome
Executive Director
# 8th Long-Term Care Insurance Producers SUMMIT

**The Nation's Premier Long-Term Care Insurance Sales Conference**  
Presented by the American Association for Long-Term Care Insurance

**Held in conjunction with the Partnership Summit sponsored by the Long-Term Care Education Foundation and the Center For Health Care Strategies**

**Saturday, November 14, 2009**  
**THESE SESSIONS ARE SPECIAL BONUS PROGRAMS OFFERED FOR EARLY ARRIVALS.**

<table>
<thead>
<tr>
<th>Time</th>
<th>Session</th>
<th>Description</th>
<th>Presenters</th>
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<tr>
<td>2:00 - 2:45 PM</td>
<td>Signboard I</td>
<td><strong>LTC - 801</strong> 5 WINNING E-Z STRATEGIES TO TURN SUSPECTS TO PROSPECTS</td>
<td>Angie Hughes &amp; Sherry Meyers, National Sales Dir., Producers XL, Salina, KS</td>
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<td>Getting in front of more people is the first step to making more sales. Hear 5 proven simple and highly effective strategies from leading national LTCi sales pros.</td>
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<td><strong>Signboard II</strong> EXPAND YOUR CLIENT BASE &amp; SALES WITH PARTNERSHIP PLANS</td>
<td>Ted Pass, CEO, StrateCision, Inc., Needham, MA</td>
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<td>30 States have LTCi Partnership Plans and more are coming on board. Discover how to present the benefits of &quot;short fat&quot; Partnership plans and expand your sales significantly.</td>
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<td>3:00 - 3:45 PM</td>
<td>Signboard I</td>
<td><strong>LTC - 804</strong> WHAT'S THE MOST PROFITABLE LTC SALE? PLUS: SMARTER WAYS TO CASH IN NOW &amp; LATER</td>
<td>Janene Dunlap, President, Agency Financial Svcs. Grp, LTC Global, Medford, OR</td>
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<td>Discover how to maximize the income potential of every LTCi sale (something you've probably never thought about). And, how to sell some or all of your renewals for immediate cash.</td>
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<td><strong>Brookside</strong> MAXIMIZE LEAD GENERATION: WHAT'S WORKING &amp; HOW TO SQUEEZE OUT EVERY PENNY</td>
<td>Richard Bufkin, Senior Vice President, Target Leads, Carmel, CA</td>
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<td>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.</td>
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<td><strong>Signboard II</strong> LTCI FUNDED FAMILY CAREGIVER AGREEMENTS: A NEW STRATEGY FOR CLOSING LTCI SALES</td>
<td>Mike Lynch, General Manager, GoldenCare USA, Plymouth, MN</td>
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<td>Close more sales by arranging for who in the family gets paid to take care of Mom. Find out how to create a 2-for-1 asset protection effect using Partnership plans. Get sample plans free.</td>
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<td><strong>Brookside</strong> THE IMPENDING COLLAPSE OF THE ROADBLOCKS TO LTC INSURANCE</td>
<td>Steven Moses, President, Center for Long-Term Care Reform, Seattle, WA</td>
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<td>Government has destroyed long-term care financing ... creating the greatest opportunity for LTC insurance. Learn how, why and what you can do to make the most of the opportunity.</td>
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Sunday, November 15, 2009

**FOR EARLY RISERS - AND THOSE SEEKING RELIGIOUS SERVICES**

Breakfast this morning is own your own at any of the hotel facilities. The Crown Center also has many food establishments in the Mall immediately adjacent to the Westin hotel.

**Available Religious Services**

Our Lady of Sorrows (about ½ mile from the hotel) has Saturday evening mass at 4 pm. Sunday masses are at 8 am and 11 am. The church sends a shuttle 25 minutes before mass on Sundays.

Redemptorist (a little over a mile and a ½ from the hotel) has Sunday masses at 7:30, 9:30, and 11:30 am on Sundays. Holy Trinity Cathedral (1 ½ miles) has Sunday service at 8:00 am and 10:15 am.

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**9:30 - 10:45 AM Century A**

**LTC - 808**

**PRODUCER PANEL: PROSPECTING -- TIPS & TECHNIQUES TO FIND MORE INDIVIDUAL PROSPECTS**

A panel of leading LTC producers share their success strategies for finding prospects; from buying leads to direct mail and advertising. What are the best no-cost and low-cost ideas that work? Our producer panels are fast-paced, top sales pros share specific things you can do immediately even if you are just starting out. We leave plenty of time for your questions.

Producer Panels Consist Of 6 to 9 Top LTC Insurance Producers (Each Selling For 5+ Years) JS

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**Century B**

**LTC - 809**

**LITIGATION AVOIDANCE: EXPERTS EXPLAIN WAYS TO INSULATE YOURSELF FROM FUTURE LAWSUITS**

Think you're doing everything correctly? What have judges and juries decided? This session will be more than theory. It will start with real case studies of long-term care insurance litigation involving producers and insurers. What was learned ... and what practices should you integrate into your selling to insulate yourself. Using a simple checklist to document your meetings.

Presenters: Stephen Serfass, J.D., Principal, Drinker Biddle & Reath, LLC, Berwyn, PA
Margie Barrie, Hagelman Barrie Sales Training Solutions, University Park, FL
Gail Holubinka, Vice President Legislative Affairs, MedAmerica, Rochester, NY

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**Pershing N**

**LTC - 810**

**HOME CARE & LTC INSURANCE: THE REAL FACTS ABOUT CURRENT USAGE**

How much home care services do people really use? How many hours per day, per week, per month - based on a variety of common needs? Does utilization vary when there's long-term care insurance to pay for care? Do women use more or less home care than men? What are the 10 biggest misconceptions you need to know? Three leading service providers reveal all.

Presenters: Jennifer Tucker, MHS, V President, Homewatch International, Inc., Greenwood, CO
Mary Alexander, Vice President, Home Instead, Inc., Omaha, NE
Brian Petranick, Chief Operating Office, Right At Home, Omaha, NE

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**Pershing S**

**LTC - 811**

**A SPECIAL ADVANCED SESSION - ESTATE & TAX PLANNING FOR PRE-RETIREES (PART 1 OF 2)**

77 Million Baby Boomers are preparing for retirement ... and they are going to need advice. If you want to be the person they turn to, you'll need an advanced understanding of different retirement and estate planning techniques available (regardless of where the Dow is!). For producers who want to know more than "just LTC insurance" we have arranged for two advanced sales experts to conduct a 2-part special session. Part 1 looks at pre-retirement.

Presenters: Dave DeBoer, J.D., CLU, ChFC, CASL, Advanced Markets, Mutual of Omaha, NE
Ron Lee, J.D., CLU, ChFC, Advanced Markets, Mutual of Omaha, Omaha, NE

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**11:00 AM Century C**

**COFFEE AVAILABLE IN THE EXHIBIT AREA - BE SURE TO VISIT WITH SUMMIT EXHIBITORS**

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**11:00 - 12:15 PM Century A**

**LTC - 812**

**PRODUCER PANEL: PRESENTING -- WHAT'S WORKING TODAY TO SELL INDIVIDUALS**

Each Summit panel features different highly successful LTCi producers. These top pros will share what they do to successfully convert prospects into sold clients. What do they say? What do they present? How do they speak differently to younger buyers? How do they handle and overcome objections? How do they get referrals? Fast-paced things that can work for you!

Producer Panels Consist Of 6 to 9 Top LTC Insurance Producers (Each Selling For 5+ Years) SW
Century B
LTC - 813
CAPITALIZE ON NEW TAX LAW STARTING 2010: WHAT YOU NEED TO KNOW ABOUT ANNUITY+LTC
More annuity contracts that pay LTC benefits will enter the marketplace ... and you can be sure your clients and prospects will hear about them. This is your opportunity to hear how the new tax rules work from one of the nation's leading experts who helps design and price annuity combo products for insurers. PLUS: marketing tips leading agents currently selling annuity+LTC combos.
Presenter: Carl Friedrich, FSA, MAAA, Principal & Consulting Actuary, Milliman, Inc., IL

Pershing N
LTC - 814
FUTURE PURCHASE OPTIONS: WORTHY OR WORTHLESS? PLUS: CPI VS. 5% COMPOUND INFLATION
Inflation protection can double or triple the base cost of long-term care insurance coverage. One of the most hotly debated issues remains the newer options now available. They're less costly ... but are they valueless? Before you recommend your next 5% Compound Inflation Option ... or an FPO ... come hear leading industry experts take a stand based on facts, numbers and data. Real info (and opinions) you can sink your teeth into.
Presenters: Claude Thau, President, Thau, Inc., Overland Park, KS
Doug Rodgers, Channel Head, LTC, MetLife LTC, Morristown, NJ
Moderator: Jesse Slome, Executive Director, American Association for Long-Term Care Ins.

Pershing S
A SPECIAL ADVANCED SESSION - ESTATE & TAX PLANNING FOR PRE-RETIREEE (PART 2)
Part 2 of the Summit's special Advanced Planning workshop addresses the issues that arise after retirement. What impact does retirement have on the estate? What are some things that can be done to leave more for the family (surprise, its not just about taxes!).
Presenters: Dave DeBoer, J.D., CLU, ChFC, CASL, Advanced Markets, Mutual of Omaha, NE
Ron Lee, J.D., CLU, ChFC, Advanced Markets, Mutual of Omaha, Omaha, NE

Century C
LUNCHEON
12:30 - 2:00 PM
(Final Topic Will Be Determined Based On Outcome of Health Care Reform.)

2:15 - 3:30 PM
Century A
LTC - 815
MULTILIFE: EXPERTS SHARE STRATEGIES TO GET INTO THE MULTILIFE "BIZ" NOW
Maybe you've heard multilife LTC insurance sales are booming (they are). Maybe you've even tried to approach employers (it's a whole different arena). This session will feature top experts with years selling multilife LTC insurance. Each will share what's working now -- strategies you can use to get started (or be more successful) opening doors for multilife LTCi.
Presenters: Joe Pulitano, President, Advanced Resources Marketing, Boston, MA
Gary Katelman, President, LTC Benefits Group, Inc., Omaha, NE
Patricia Trombley-Ball, Senior Wholesaler, MetLife, Montclair, NJ
Moderator: Scott Beck, Vice President, LTC, MetLife, New York, NY

Century B
LTC - 816
HOW LONG DO LTC INSURANCE CLAIMS REALLY LAST? RESULTS OF THE NEW MILLIMAN STUDY
You won't want to miss being the first to hear the results of Milliman's latest study of claimants which reveals how long LTCi claims really last; what percentage of shorter term policyholders had adequate protection and what percentage exhausted benefits. If you want to successfully sell more affordable LTCi protection, you need to know this important and revealing analysis by age, sex and marital status.
Presenter: Dawn Helwig, FSA, MAAA, Principal & Consulting Actuary, Milliman, Inc., IL

Pershing N
LTC - 817
YES YOU CAN! ... CREATE A NO-COST INTERNET PRESENCE FOR GOOGLE
A session for do-it-yourselfers who want an online presence that costs nothing beyond a commitment of time. From a look at web hosting companies that offer simple to use templates for your very own LTC website ... to creating a free blog ... or posting online articles and local news stories. I'll walk you through the initial steps and share website secrets.
Presenter: Jesse Slome, Executive Director, AALTCI, Westlake Village, CA

Pershing S
LTC - 818
PARTNERSHIP UPDATE: STATE OF THE STATES
More than 35 States have implemented or are moving toward implementing LTCi Partnership programs. This session will discuss the background and examine implementation strategies as well as early results that are emerging across the country. A look at key issues such as reciprocity, licensing, CE certification and a chance to voice opinions to national and state Partnership State program leaders participating include:
Presenters: Mark R. Meiners, PhD., Director, Long-Term care Educational Foundation, VA
Chad Shearer, Program Officer, Center for Health Care Strategies, Hamilton, NJ.
Rod Perkins, Sr. Government Relations Mgr., Genworth Financial, Richmond, VA
MULTILIFE: I'M IN - NOW WHAT? HOW TO AVOID SCREWING UP A PERFECTLY GOOD SALE

Congratulations, the company's HR Director said "Yes, we want to offer long-term care insurance. Now what do you do to lock in the sale and a successful plan? Do you use true group, a group hybrid product, individual policies with simplified underwriting or modified guaranteed issue? Two experts who have installed hundreds of small and medium-sized multilife plans will help you navigate this maze so you leave knowing what's best for the client and plan success.

Presenters: Mike Skiens, President, MasterCare Solutions, Inc., Portland, OR
Henrik Larsen, Vice President, Advanced Resources Marketing, Allston, MA

Moderator: Steven Hurley, National Sales Director, Corporate LTCi, John Hancock, Boston, MA

Century B
LTC - 820

HOW WILL THIRD-PARTY REVIEW IMPACT YOUR POLICYHOLDERS? LTCI REGULATORY ISSUES

Will State regulators adopt a "Third-Party" review process for resolution of disputes involving LTCi claimants? How will it work and what do producers need to know to assist their existing clients and prospective buyers concerned about claim payments? A special Summit session features national experts -- who'll explain what's happening at the NAIC and State level. Plus an update on the Interstate Compact (what it is and how it affects you ... and your clients)

Presenters: Guenther Ruch, Div. of Regulation & Enforcement, Dept of Ins., Madison, WI
Bob Glowacki, Vice Pres. Gov't Relations, Transamerica LTC, Bedford, TX,

Pershing N
LTC - 821

LTC UNDERWRITING: ISSUES FOR TODAY ... LOOKING AHEAD AT WHAT MIGHT CHANGE

A panel of leading LTC underwriters explore the most important issues confronting the LTCi industry today ... and forecasting changes likely to occur down the road. Plus they answer your questions. What concerns exist when underwriting younger applicants? Is financial underwriting appropriate for cash products? What changes are being discussed? Plus Open Q&A.

Presenters: Irene Jutnas, Director of Underwriting Risk Management, MetLife, Westport, CT
Denise Liston, Vice President, LifePlans, Waltham, MA
Cheryl Bush, Vice President LTC Operations, MedAmerica, Rochester, NY
Steve Ramczyk, LTCP, Executive Underwriter, John Hancock, Boston, MA

Monday, November 16, 2009

5:30 - 7:30 PM Century C / D GALA NETWORKING RECEPTION

Network with all attendees. Free Beverage Coupons are being provided compliments of the following insurers.

John Hancock MetLife Prudential
Genworth Mutual of Omaha LifeSecure
Assurity

Be certain to get your free beverage tickets from compliments of these leading LTC insurers.
### Century B

**LTC - 823**

**PRODUCER PANEL: HOW I BUILT MY LTC INSURANCE BUSINESS TO SURVIVE AND PROSPER**
You can accelerate your success. You can avoid costly and time-consuming mistakes. This is your chance to hear from a panel of leading LTCi producers who have successfully built their business. Each undertook a different path … so be prepared to hear a variety of ideas .. and very specific tips and tactics that you can imitate. Shortcuts … you can do it too!

**Producer Panels Consist Of 6 to 9 Top LTC Insurance Producers (Each Selling For 5+ Years)**

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<tr>
<td>Bob E. Klein, Director of Marketing, Lincoln Financial Distributors, Radnor, PA</td>
<td><strong>ASSET-BASED LTC: STOP THINKING LIKE A LIFE OR LTC AGENT AND SELL SOMETHING</strong> The Pension Protection Act is set to take place in 2010 and there will be a surge of interest in the new, tax-favored status of life products with long-term care benefits. You will need to become fluent in Life + LTC products. Why do they exist? What's their market niche? What are they designed to do? Learn the sales secrets and have your questions answered by leading experts who develop and market asset-based LTC solutions.</td>
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<td>Mark Doherty, Director, Advanced Sales, Lincoln Financial Dist., Hartford, CT</td>
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<td>Valeria Van Booven, LTC Expert Publications, Saint Charles, MO</td>
<td><strong>WHAT'S THE BEST MARKETING FOR YOU? DIRECT MAIL - SOCIAL NETWORKING - WEB - BLOGS</strong> Prospects don't grow on trees ... you have to market to get more of them. Experts explore what's working ... and what will work for you (even if you have no dollars to spend). What's working in direct mail? What about Social Networking (we're talking free online services)? Should you create a blog? The perfect session for the do-it-yourselfers who wants to be successful.</td>
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<td>Jesse Slome, American Association for Long-Term Care Insurance, WLV, CA</td>
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<td>Hunter McKay, Dept Health &amp; Human Svcs, Office of Assist Sec for Planning, D.C.</td>
<td><strong>THE CENTRAL ROLE OF PARTNERSHIP PROGRAMS IN LONG-TERM CARE INSURANCE SUCCESS</strong> Enhancing sales in a down market and beyond will involve broad recognition of the importance for Partnership plans to succeed. A panel of state Partnership execs join producers and marketers to explore what's needed from each. How should success be measured? What policy designs, changes to regulations and guidance support the future growth of Partnership programs.</td>
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<td>David Gutchen, Director, Connecticut, Long-Term Care Partnership, Hartford, CT</td>
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<td>Gail Holubinka, Vice President, legislative Affairs, MedAmerica, Rochester, NY</td>
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<td>Claude Thau, President, Thau, Inc., Overland Park, KS</td>
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### Pershing N

**LTC - 824**

**IS LONG-TERM CARE INSURANCE A PROFITABLE BUSINESS TODAY? WHAT ABOUT TOMORROW?** Will decreased profitability force more insurers to exit the business? What economic conditions make rate increases more likely on existing blocks? Which policy features are soundly priced ... which may be questionable? All this and more explain in simple terms by one of the nation's leading policy pricing experts. A look at policy pricing (+ different options) in plain English.

**Presenter**: Vincent Bodnar, ASA, Principal & Consulting Actuary, DaVinci Consulting Group, PA

### Pershing S

**LTC - 825**

**HOW TO SELL PARTNERSHIP LONG-TERM CARE INSURANCE** Agent training is required ... but training by law can't be sales oriented. This session explores what messages support successful lead generation and sales of Partnership policies. Experts discuss how to sell the Partnership -- what you can say (what you can't say) - and what you should do that will lead to more prospects calling you and purchasing Partnership protection.

**Presenters**: Julie Gelbwaks Gewirtz,, Gelbwaks Insurance Services, Plantation, FL |
| Paul Hallmark, Capstone Financial Assurance, Longmont, CO |
| Stephen Elliott, Capstone Financial Assurance, San Diego, CA |

**Moderator**: Mark R. Meiners, PhD., Director, Long-Term care Educational Foundation, VA
LUNCHEON - MEET YOUR STATE PARTNERSHIP PROGRAM DIRECTORS - REGULATORS
Please sit at tables designated with your State's name (look for signs).
Partnership program staff from the following states will be attending and this is the perfect
opportunity to ask questions ... share ideas ... and further the Partnership program goals.
Look for signs for the following States.

- Arkansas
- Missouri
- Connecticut
- New Jersey
- Colorado
- Ohio
- Georgia
- Oklahoma
- Idaho
- Oregon
- Kansas
- Pennsylvania
- Illinois
- South Dakota
- Maryland
- Texas
- Michigan
- Virginia
- Minnesota
- Wisconsin

If your State is NOT listed, please sit at tables without signs or fill in seats.

KEYNOTE: REFERRALS THE PROFESSIONAL WAY
Referrals are the lifeblood of a successful business but the old ways of "begging for names"
simply do not work in today's world. We've invited back one of the Summit's most popular
speakers to share modern techniques and a philosophy of referrals that resonates with
clients and centers of influence. Based on Frank Maselli's best-selling book, this will change
your approach to referrals forever.

PRODUCER PANEL: SELLING OVER THE PHONE - NO GAS, NO TRAVEL, HOW TO DO IT
Hear from producers who never leave home and consistently sell $100,000+ of LTC insurance
each year. From how they get a steady stream of viable leads to how they present (each has
a different way) over the phone. What free (or low-cost) technology do they use to effectively
present. If you've ever wondered if you can do this ... come hear from these top pros.
Producer Panels Consist Of 6 to 9 Top LTC Insurance Producers (Each Selling For 5+ Years)

POSITIONING LONG-TERM CARE INSURANCE AS A FINANCIAL PRODUCT (FOR MORE SALES!)
For financial planners and investment advisors (and those who want to successfully partner
with them). How to successfully integrate long-term care planning into every financial plan.
From the words to use, power presentations that communicate risk management and asset
protection strategies.
Presenters: Steve Cain, Senior Vice President, LTC, Marsh USA, Inc., Woodland Hills, CA
William Dyess, Executive VP, Gelbwaks Insurance Services, Plantation, FL

THE INSTINCTS OF SUCCESS
Did you ever wonder what makes you successful? Or conversely, what could be causing you
some frustration, inefficiency and pain. Deep inside all of us are a set of natural instinctive
strengths that give us tremendous power and joy. But when we violate or ignore them, we
can run into serious trouble. Discover your instincts and how to tap their remarkable energy.

SUCCESSFULLY SELLING LTC INSURANCE AS AN ESTATE PLANNING STRATEGY
There are subtle but important ways to position LTC insurance as a strategy ... not a product.
Discover how to talk (and sell LTCi) to rich people who can self-insure. Learn ways to
articulate how LTCi meets the needs of affluent and fits within an estate plan. Best ways to
successfully work with other investment advisors, estate planners, CPAs and attorneys.
Presenter: Larry Moore, Dir. Sales & Mktg, American Independent Marketing, Yakima, WA

$100,000 OF MARKETING FOR FREE - HOW TO BE THE "GO TO" LTC EXPERT IN 2010
How you can use the free marketing material provided to each Association member to be
recognized by local media & to get leads ... to grow your business and sales. Did we say free!
Presenter: Jesse Slome, Executive Director, AALTCI, Westlake Village, CA