



WHAT'S AVAIABLE NOW ?



WHAT IS COMING NEXT ?

OUR PANEL OF EXPERTS

- Carroll S. Stuart, Director
Group Product Development
- American Independent
Marketing
- Guy W. Bertsch, VP
- Product Management
- UnumProvident
- Jay Gracey
- Manager LTC Operations
- MetLife
- Joe Schroeder, National
Director Brokerage Sales
- Medamerica
- Stephen Shea, National Sales
Director
- Prudential
- Scott Williams, Director of
LTCI Sales
- John Hancock

ASK THE EXPERTS



- **Format: Q & A**
 - Initial speaker responses will have a 2 minutes limit
 - At the end of each segment, audience has 4 minutes to ask additional questions or ask for clarification
 - General Q & A at conclusion
- **Topics & Categories:**
 - Product & Programs
 - Administration & Home Office Issues
 - Sales & Distribution
 - The Future

PRODUCT & PROGRAMS



- What differentiates your company's multi-life programs from the competition?
- What are the opportunities for agents in the multi-life marketplace and how does your company's programs assist agents to tap into these opportunities?

PRODUCT & PROGRAMS



- What kind of product improvements or innovations do you think could help encourage more employees to enroll in a worksite LTCi program?

PRODUCT & PROGRAMS



- What does your next generation product look like-----before compliance gets a hold of it!?

PRODUCT & PROGRAMS



- How do you feel about selling a “partially” funded program-- is an initially “inadequate” product offering OK?

ADMINISTRATION/HOME OFFICE



- IT and flexible platform capabilities are critical to worksite/group enrollments.
- What makes your company stand apart from the rest? What do you do best?

ADMINISTRATION/HOME OFFICE



- How do you deal with the perception of direct competition with brokers, particularly on larger cases and substantive relationships.

SALES AND DISTRIBUTION



- How do we make LTCI an accepted “mainstream” benefit offered by the employer?
- What mistakes do you see employers making in their employee offerings?

SALES AND DISTRIBUTION



- Have carriers been successful in selling LTC i to their current Group Life, Medical & DI customers?
- How do LTCi carriers get the attention of brokers and employers when they are so focused on the cost of medical?
- How do LTCi specialists get involved?

SALES AND DISTRIBUTION



- Are ILTC multi-life and GLTC mutually exclusive within the same employer?

SALES AND DISTRIBUTION



- Do employer paid cases really exist?
- If so, how do you find them?

THE FUTURE >>>>>>



- What is your fastest growing worksite/group offering?
- What's coming next from your company?

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