

Linked Benefit Insurance

Where It Fits

Why It Works

How to Sell It

Traditional Long Term Care Insurance

We now say...

***“Let’s set aside today’s unspent income,
To multiply its value...***

...For the time you may need it most!”

The Objections

And many folks reply...

“I have to lose in order to win!”

“It’s expensive!”

The Opportunity

Linked Benefit Policies

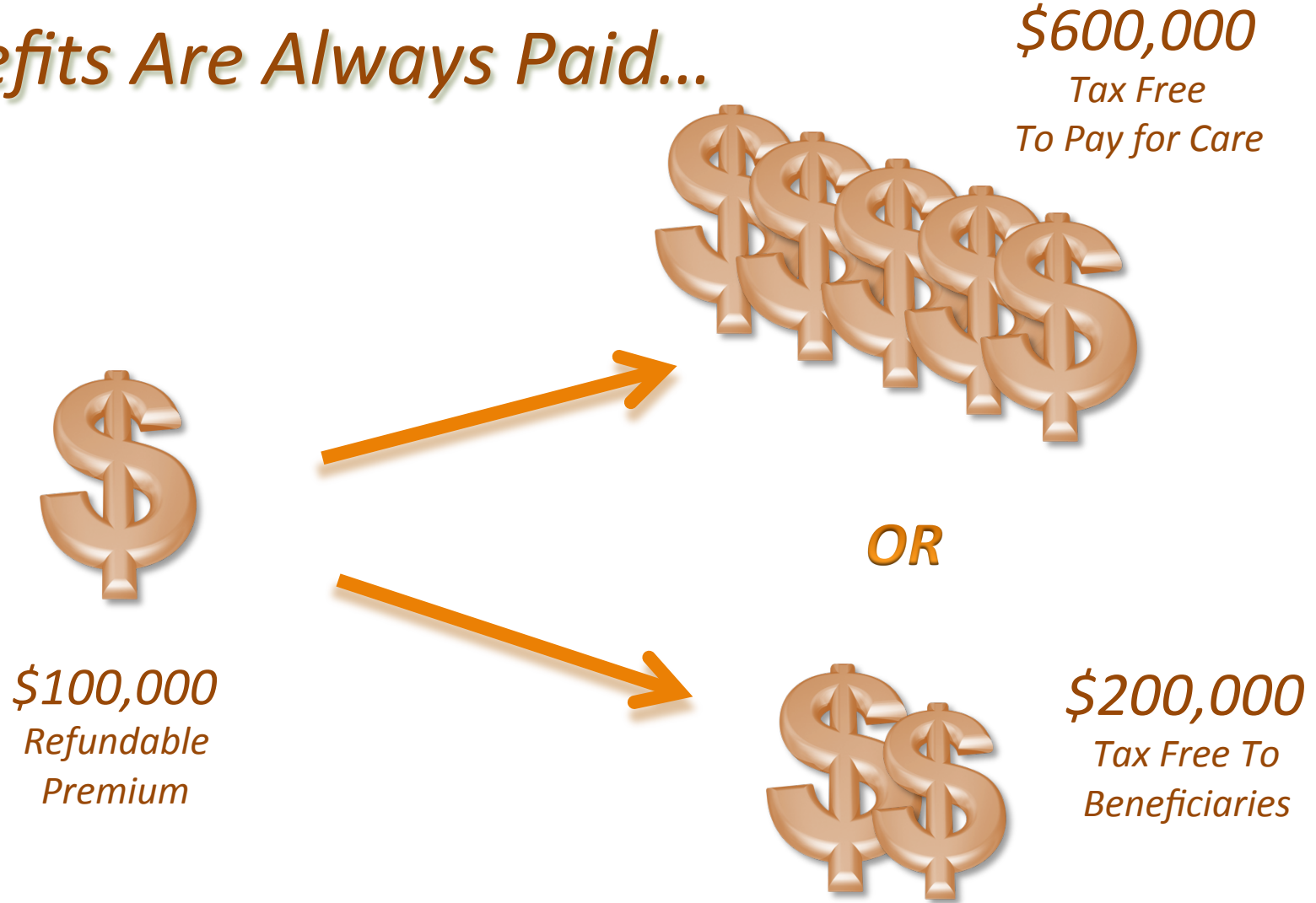
- Always pay a benefit—even if care is never needed!*
- Leave clients in control of their money**

**Return of premium guarantees vary. Consult sales illustrations for details.*

Today's "Perfect Storm"

- ❖ *Uncertain financial markets*
- ❖ *High cash positions*
- ❖ *Low interest rates*
- ❖ *Premium increases on traditional LTCi*
- ❖ *Family experiences with care*

Benefits Are Always Paid...



Typical leverage for clients in early 60's. Leverage and refund rules vary by age, gender, and insurer. Consult a personalized sales illustration for details.

Your Next Steps...

Call suitable prospects:

- ***Healthy***
- ***Ages 50-75 (average applicant ages: 60-65)***
- ***\$500K+ investable assets***
- ***Discover hidden assets!***

"I'm doing some emergency planning for my clients.

If you took a fall...got sick or hurt...

...which assets would you liquidate first?"

Then Book a Meeting

“You may be able to multiply the value of your money, if you ever do need extended care services...

Or multiply it for your beneficiaries, if you don't.

When would be a convenient time for us to get together to explore your options?”

Client Discussion Guide

- ❖ *Identify suitable cash*
- ❖ *Affirm the beneficiaries (kids/charity)*
- ❖ *Ask about family/friends needing care*
- ❖ *Compare cash with linked benefits*

Your Client Discussions...

➤ ***Are about emergency funds:***

- *“So those are dollars you want to go to the kids one day?”.*

➤ ***Focus on initial leverage:***

- *“If we could quintuple* the value of that money to reimburse expenses when you become sick or hurt...would that be attractive to you?”*

**Leverage varies. Consult sales illustration.*

➤ ***Lead to “money purchase” decisions.***

- *“You decided to use your own dollars to pay for care...shall we explore ways to make them work harder for you?”*

➤ ***Are about remaining in control of money.***

- *“It’s your money...so let’s take a look at an illustration and review your liquidity options...”*

“Yellow Pad” Comparison

	CD's / Money Funds	“Asset-Based Insurance”
✓ Safety	CD's FDIC Insured	Guaranteed by Insurance Co.
✓ Liquidity	CD Surrender Fees?	None*
✓ Growth		
– For Care	What do <u>you</u> think?	500% Tax Free*
– For Kids	What will <u>they</u> think?	200% Tax Free*

*Liquidity and growth provisions vary by age, gender, & company. See illustrations for details.

Ash Brokerage Does The “Heavy Lifting”

We...

- ◆ *Help you identify suitable prospects.*
- ◆ *Prepare personalized illustrations. We quote all major carriers.*
- ◆ *Review illustrations with you prior to your meeting.*
- ◆ *Assist with your client discussions.*
- ◆ *Prepare your clients for tele-underwriting.*
- ◆ *Serve as your clients’ advocate with underwriters.*

**Call Maria Sarci, Manager, Linked Benefits/LTCi Team
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