

Marketing & Distribution

LINKED BENEFITS

*Opportunities and Challenges in Today's
Marketplace*



17th Annual Intercompany Long Term Care Insurance Conference

Meet Our Team



Facilitator

*Dave Lane- Nationwide
Regional Vice President- CareMatters*

Panelist

*Mark Pellicano- Pacific Life
Vice President- Financial Advisor*

*Bill Nash- Lincoln Financial Distributors
Vice President and National Sales Manager,
Lincoln MoneyGuard Solutions*

Meet Our Team



Panelist

*Shawn Britt- Nationwide
Director, Long-term Care Initiatives
Advanced Consulting Group*

*Chris Coudret- OneAmerica
Vice President and Chief Distribution Officer
OneAmerica Care Solutions*

*Rick Stewart- Crump Life Insurance Services
Director, LTC Solution Center*



The Long-term Care industry has changes over the last several year.

- What are the *opportunities* and *challenges* you see for linked benefit solutions in the marketplace today and into the future based on our ever changing industry?

The Broad Bush Stereotype



With fewer standalone ltc carriers and solutions in the marketplace today, alternative ltc solutions and carriers have been stereotyped the same way as standalone marketplace.

- What are the *opportunities* and *challenges* you see for linked benefit solutions given this stereotype?



The heightened environment of the New DOL Fiduciary rule will change the way our industry does business today.

- What are the *opportunities* and *challenges* you see for linked benefit solutions given this new DOL Fiduciary rule?



Many of us would agree that consumer awareness on the need for long-term care planning has increased over the last several years, but the need as not always translated to the purchase of LTC coverage.

- What are the *opportunities* and *challenges* you see to help increase consumer knowledge and understanding of the value of LTC linked benefit solutions?

Advisor Adoption



A lot of Financial Advisors have not talked to their clients about the need for long-term care planning and many LTC advisors still gravitate towards standalone ltc solutions.

- What are the *opportunities* and *challenges* you see to help educate advisors on the need for LTC planning and value of LTC linked benefit solutions?

Underwriting



I think we can all agree that underwriting for Long term care has changed over the years.

- What are the *opportunities* and *challenges* you see with underwriting regarding LTC Linked Benefit solutions?

Your LTC Linked Benefit Solution



*Now that we had the opportunities to discuss **opportunities** and **challenges** for LTC Linked Benefit solutions in our ever changing industry, I want you to take a few moments to highlight your individual solutions or value proposition.*

- Where does your product shine? Or what is your value proposition?
- Who is the ideal client?



Questions?