

# *Combination Products*

## **What's on the Minds of Combo Product Thought Leaders?**

Moderated By:

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&

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**16th Annual Intercompany Long Term Care Insurance Conference**

# Thought Leaders Session Overview



- Welcome and brief overview of Combo Track
- Brief history of chronic illness & linked products
- Focus of today's – 7702(b);
  - *with both acceleration benefits and extension benefits;*
  - *both Life combo and Annuity combo*
- Panelist intros and opening statements
  - *Anthony Vossenber*
  - *Parag Shah*
  - *Steve Schoonveld*
  - *Dennis Martin*

# Featured Thought Leaders



- **Dennis Martin**
  - *Vice President Senior Business & Product Development – OneAmerica*
    - Care Solutions
- **Steve Schoonveld, FSA, MAAA**
  - *Linked Benefit Product Solutions -- Lincoln Financial Group*
    - Money Guard
- **Parag Shah, FSA, MAAA**
  - *Vice President Product Design -- Pacific Life*
    - Premier Care Advantage
- **Anthony Vossenbergh, CLU, CHFC, CHS, CLTC**
  - *President of Distribution -- Genworth Financial*
    - Total Living Coverage -- TLC



## Opening Statements



- List of Questions

## Why Did Your Company Enter The Combo Market?



# Product Design Considerations



## Internal Challenges To Entering Combo Market



## Your V8 Moment







## **Will Linked & Combo Products Wipe-Out Traditional?**



## Are Combo Products Only for the Affluent?



## Distribution & Training Challenges



## **Regulatory & Reinsurance Challenges in Combo Products**



## Internal & Operational Challenges



# Unknown Unknowns Of Combo Products



## **Need Vs Demand How Can Combo Products Expand Consumer's Awareness & Sales?**



## Closing Statements





# Questions & Answers