Combination Products

Combo Product Concepts for the Mid-Market

Moderated By:

Ronald R. Hagelman, Jr. *CLTC, CSA, LTCP*

President Broadtower Insurance Solutions, Inc.



16th Annual Intercompany Long Term Care Insurance Conference

Combination Products



- Vincent L. Bodnar, ASA, MAAA
 - Chief Actuary
 - Long-Term Care Group
- Tony Laduato, FSA, MAA
 - Vice President Mortality Solutions Marketing
 - Hanover Life Reassurance Company of America
- Shawn Smith
 - Vice President of Field Development
 - Transamerica Employee Benefits

Combination Products



Cheaper, Simpler, Faster

No-Loss

Guarantees

Now What?

Combo Products Thought Leaders



Questions & Answers