

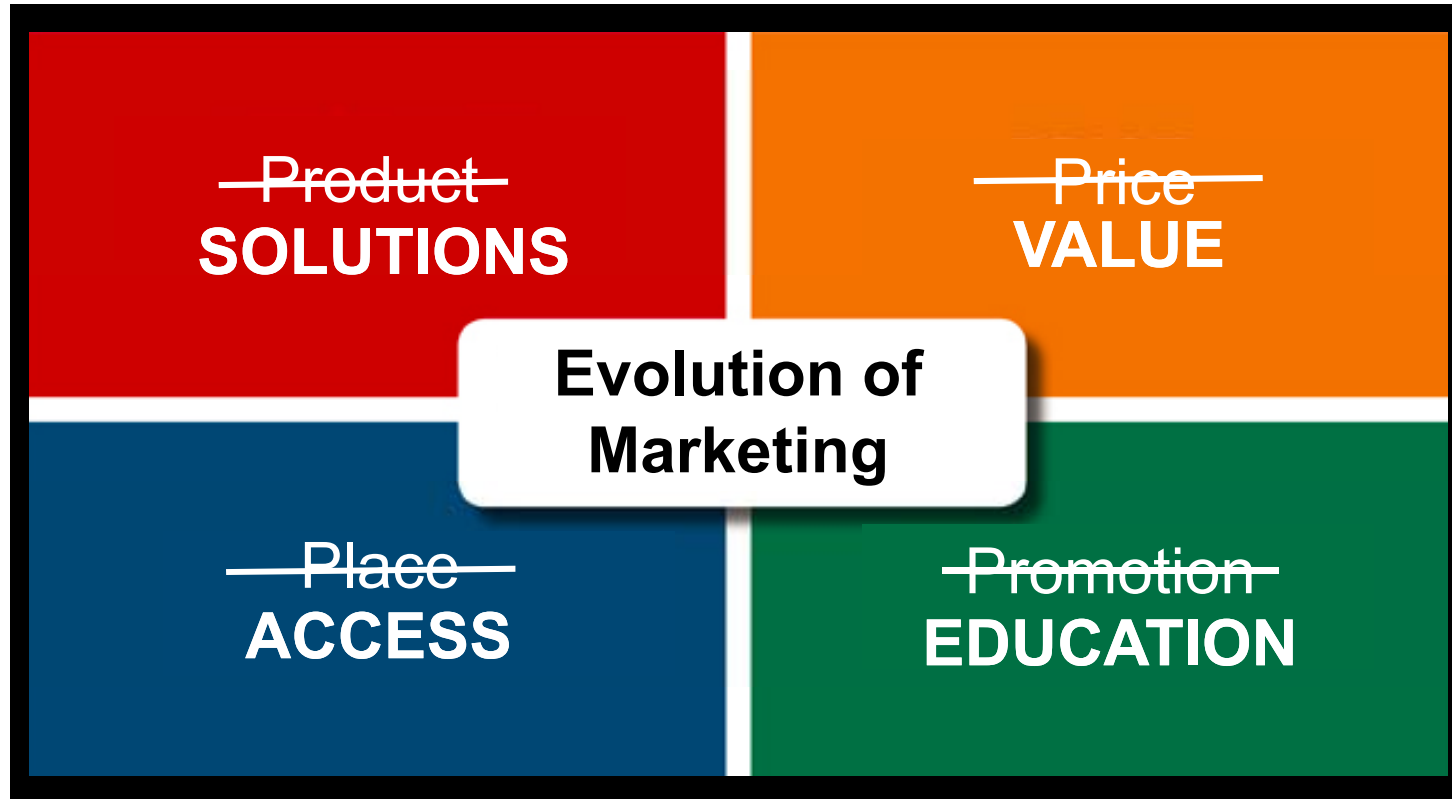
Home Office Marketing

Mark Wutt, CLU, ChFC, RMA, RICP – *OneAmerica, VP Marketing & Sales Support*



17th Annual Intercompany Long Term Care Insurance Conference

EVOLUTION of MARKETING



Home Office Marketing

Ryan Berry – *OneAmerica, Director of Product Marketing*



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Consumer Focus-Hero Photos



You've worked hard to support your family and to ensure their futures are bright. You helped them grow into strong, independent people — and you can help them stay that way.

Consumer Focus—Build the Need



Looking out for your family in the long term

For years, you've been imagining all the things you'll do in your retirement. Travel the world. Restore a classic car. Spend time with your kids and grandkids. Whatever you hope to do once you stop working, you've probably thought a lot about it.

Have you considered the fact that 70 percent¹ of people turning 65 today will eventually need some form of long-term care (LTC) in their lifetimes?

For many people, the possible need for future long-term care can be a difficult topic. But adding an asset-based, long-term care solution based on whole life insurance to your overall financial strategy can help protect yourself, your loved ones, your retirement and your legacy.

If you do need long-term care, you'll want to:

Control your care

Taking steps now to understand and prepare for your future can help you maintain control over your care options.

Maintain your independence

Specifying your preferences for future needs can ensure you get the kind of care you want, remain independent as long as possible and preserve your dignity.

Protect your family

Planning for care now allows your friends and family to care about you — instead of having to care for you.

Preserve your assets

Knowing that you've planned for the future, you can ensure that long-term care won't impact your ability to leave a lasting legacy to your family, favorite charity or place of worship.

1 in 5

People who will require care for 5 years or longer²

\$43,680

Average annual cost of a full-time home health aide¹

66%

Elderly people who receive care exclusively from a family caregiver²

1. Source: U.S. Department of Health and Human Services, longtermcare.gov, accessed 1/9/2017
2. Source: Family Caregiver Alliance, caregiver.org, accessed 1/9/2017



Be proactive

Yuan was 10 years from retirement, but he knew that when the time came, he wanted to protect himself and his family in the event that he needed long-term care. By selecting the 10-pay option, he was able to fully fund his long-term care benefits by the day he retired — and protect his loved ones for years to come.

- **Think ahead:** Yuan was able to prepare for the uncertainty of his future.
- **Funding options:** His LTC needs were funded before he stopped working.



Consumer Focus—Value Proposition



Our Care Solutions products have you and your family in mind

OneAmerica® Care Solutions provides financial protection when you need it and allows your family to focus on care, not cost.



Benefits beyond traditional LTC

This suite of whole life-based products can help you retain your independence, preserve your dignity and leave a legacy for your loved ones by offering:

- Tax-free LTC benefits,
- A death benefit, and
- The option to have your premium returned.

More than just nursing home care

Long term care is intended to provide support to those who need assistance due to severe cognitive impairment, or help completing Activities of Daily Living (ADLs) like eating or bathing. Our LTC care solutions can help you pay for almost any level of care, ranging from local care during the day to more specialized support:

- Home health care
- Assisted living
- Nursing home
- Adult day care
- Hospice

OneAmerica Care Solutions guarantees:

- *Premiums never increase*
- *Benefits never decrease*
- *Assets grow at a guaranteed rate*
- *Death benefits are available if not used for LTC*
- *The option to have your premium returned*

It's true that the whole life-based OneAmerica Care Solutions offers guarantees that traditional long term care insurance simply cannot.

Traditional long-term care insurance doesn't feature cash value, a death benefit or a way to get your money back. And many of these products have seen significant change in the past few years, from unexpected premium increases to carriers leaving the market altogether.

You can be confident that OneAmerica Care Solutions is stable, predictable and guaranteed.

Be prepared

Shortly after retiring, Harry was in a serious car accident that left him unable to function as he did before. But Harry received quality care with the assistance of a home health aide because he and his wife had discussed their care preferences when they purchased protection. His family knew he would receive care and how they were going to pay for it.

- **Reduced stress:** Harry reduced his family's stress because the funds were already in place to pay for a home health aide.
- **Control:** He was able to receive care in his home, which is where he wanted to be.



Consumer Focus—Options



Understanding your options

Everyone is unique, and each person's situations and needs are unique, too. Care Solutions can be tailored to complement these differences with benefits to address any circumstances that life may throw your way.

Working together

Your trusted financial professional can help you understand and determine your needs, and recommend a path forward by explaining your options and helping you customize the right protection for yourself and your family.

Funding options

OneAmerica Care Solutions works by leveraging your existing assets in tax-advantaged ways. Funding options can include:

- Current income
- Existing assets like 401ks, CDs, IRAs
- Some qualified money

There are even payment options to fit your budget with premiums that are guaranteed to never increase.

Service

When care is required, call the OneAmerica Claims Concierge. Care Specialists based in our home office will help guide you when you need to make a claim and support you throughout the entire process. They will review the policy with you and ensure you understand all of your benefits, then assist you in collecting what you'll need to file a claim. The OneAmerica Claims Concierge service helps reduce your stress, and helps you get the money you need for your long-term care expenses.

Optional lifetime benefits

Long-term care needs are unpredictable, so we offer a Long-Term Care Benefits Continuation Rider to ensure you and your family remain covered after your base policy runs out, with premiums that are guaranteed to never increase.

Your four steps to get the care to suit your needs

- 1 Discuss your situation with your trusted financial professional
- 2 Determine which product and funding option fits for you and your family
- 3 Decide on options to customize your protection
- 4 Depend on the OneAmerica Claims Concierge when you need to make a claim

Customizing your care and coverage

We can help create a solution that works for you, with coverage for as long as you need.

Inflation protection

Prevent the rising costs of medical expenses from affecting the care you receive.

Single or joint protection

Protect yourself or yourself and another person with our patented joint coverage option.

Lifetime benefits

Ensure you're covered for your lifetime or as long as you choose with Continuation of Benefits.

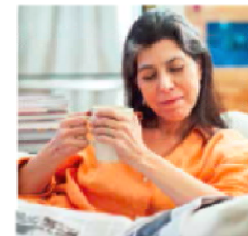
Funding options

Use your income, existing assets or qualified money to fund your protection.

Be protected

Maria lost her husband after a brief illness. Because he never needed long-term care services, their shared benefit pool remains intact. Thanks to their joint life policy, Maria still has access to LTC benefits if she ever needs them. If not, those assets can pass on to her kids and grandkids.

- **Joint protection:** Maria was comforted by her joint coverage because it would protect her if she ever needed care.
- **Leave a legacy:** And if not, she could pass those assets to her heirs.



Consumer need



Day by day
A roadmap for managing life after a loss



OneAmerica is the marketing name for the companies of OneAmerica

Step by Step
A guide to receiving long-term care



ONEAMERICA®

OneAmerica® is the marketing name for the companies of OneAmerica

Campaign Approach



1Q17: Confronting the misconceptions of LTC



Myth or fact? The truth about LTC / Setting the record straight about LTC
January – March 2017
Target: All consumers who misperceive LTC, don't see the need for LTC protection or think they won't need it

Myths of LTC consumer campaign overview



This campaign includes a variety of consumer marketing materials at your fingertips. [View this overview flyer](#) for more information and access materials below to get started.

Sales resources

Access consumer sales materials to educate your clients about the common misconceptions of LTC. For state-approved versions, scroll to the state selection grid at the bottom.

Myths of LTC brochure



This in-depth guide reveals to your clients the facts behind the myths of LTC.

Myths of LTC presentation workbook



Order presentation workbooks for clients who attend your presentation.

Myths of LTC direct mailer



Reach out to prospective clients with this direct mail piece.

Myths of LTC article

Offer this informative content to local publications to help educate your community about LTC myths, or share it as a blog post.

Myths of LTC campaign public web content

Reveal the myths of LTC on your public web page using ready-made content and banners.

Myths of LTC presentation

Use this presentation one-on-one or host a seminar to educate consumers about LTC myths and OneAmerica Care Solutions.

Myths of LTC presentation invitation



Add your details to this fillable file and invite contacts to hear your myths of LTC presentation.

Myths of LTC radio script

Broadcast the myths of LTC radio scripts — available for 30-, 45- and 60-second spots — in your market in your voice or an announcer's to promote LTC protection.

Myths of LTC social media campaign

Share the myths of LTC message with your clients on social media. Log in to your OneAmerica Hearsay Social account to run your campaign. Non-Hearsay Social users can download the recommended posting calendar and approved content for Facebook, LinkedIn and Twitter.

Myths of LTC lobby slides

Do you have a lobby screen or monitor you can use to promote the campaign? Use this slide show to promote the myths of LTC in your office.

Long-Term Care Business Month



Long-term care doesn't have to mean a nursing home — December 2017
Consumers ages 40+ do not have LTC insurance
They do not have misperceptions
Long-term care only means home care only

Make it easy with technology



ONEAMERICA®

Welcome, Rachel Boyle

[Sign Out](#)

Menu ▶ Help ▶ Administration ▶

Rachel Boyle, welcome to the
OneAmerica Marketing Store

- Review Your Profile**
Review and update your profile information
- Add Contacts**
Add contacts to send email or direct mail to
- Launch a campaign**
Promote a product with a suite of materials
- Order materials**
Customize then print or download
- Send an email**
Choose a template, customize and send

Introducing a new and better way to grow your business

Launch a personalized marketing campaign for Indexed Annuity Care from OneAmerica today.

Need help?
[Let us know here.](#)

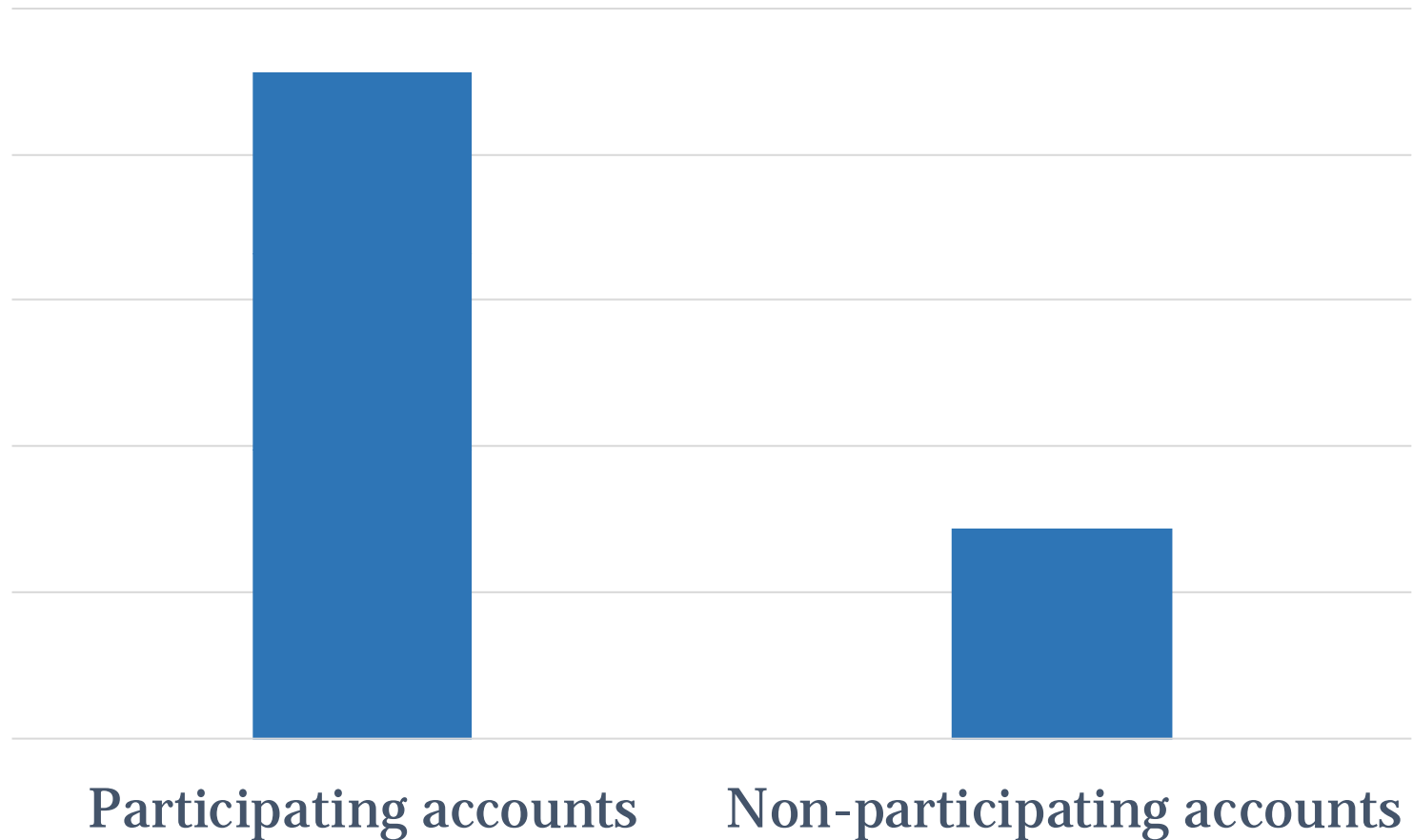


- Relationship Marketing Strategy
 - Identifying key relationships
 - Creating individualized marketing strategies
 - Integration with existing marketing

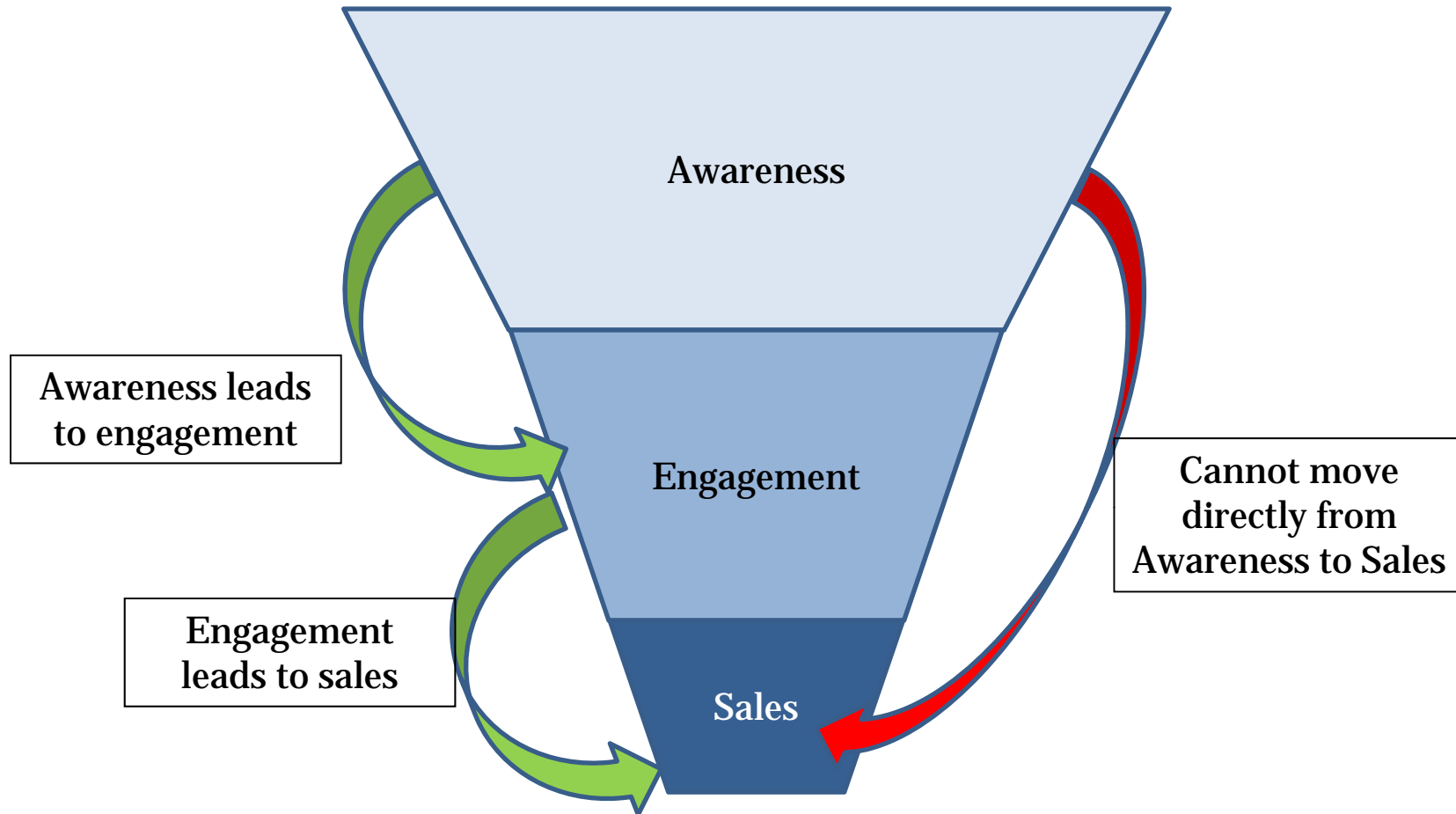
Measuring and adjusting



Average Asset-Care IV sales during Q2 campaign



Measuring and adjusting



Home Office Marketing

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



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Marketing to Producers



- Product changes or “Fire Sale” marketing
- Webinars
- Online study groups
- Regional meetings and CE
- E-mail
- Target marketing:
 - Agents that have written with a specific carrier
 - Agents that have written a specific product line
 - Agents that have requested an illustration
 - Agents that have written any product line
- Partnering with carriers

Tips for consumer seminars



- Setting a timeline is important
- Location, Location, Location
 - Easily accessible, does not have to be a restaurant
- Marketing the event
 - Hand written invitations go a long way
- Agenda and topics
- Speakers
- Gifts
- Appointment setting

Marketing to build COI relationships



- Asset based LTC can be a great draw for building referral relationships
 - Accountants and CPAs
 - Attorneys
 - Wealth Advisors
 - P&C agents
- Tools you can use include:
 - Tax guides
 - Product guides
 - Lunch and Learns
 - CPE or CE meetings

Asset Based LTC

Shifting the conversation about LTC

Rachel Smith, CLU – *First Protective, Director of Training & Marketing*



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Why Now?



Demand is Growing

Education is Limited

**Clients Need to View LTC
Planning as an Investment**

Mining your Current Book



- Annuity Clients
- Conservative clients with low interest bearing accounts
- IRA clients
- Unhealthy clients

Annuity Opportunities



- Clients that are ages 80-85
- Clients that refuse to go through underwriting
- Clients that have fixed annuities out of surrender charge that will not move due to low interest rates
- Clients that have purchased income riders and have not turned the riders on as you expected
- Clients with large gains in policies that do not need income

Institutional Opportunities



Clients that have over 50k in cash accounts
Clients with CDs that are marked (TOD/POD)

Qualified Account Opportunities



- Clients reinvesting their RMDs
- Clients who have vocalized they don't want to take RMDs
- Inherited IRAs



Clients declined for LTC in the past
Clients that refuse to go through underwriting



Questions?

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