

Marketing & Distribution

Who Said Worksite is Dead?

***A Deep-dive into the Group &
Multi-life LTCL Marketplace***



18th Annual Intercompany Long Term Care Insurance Conference

ILTCI Mobile App Download Instructions

iPhone

iPad

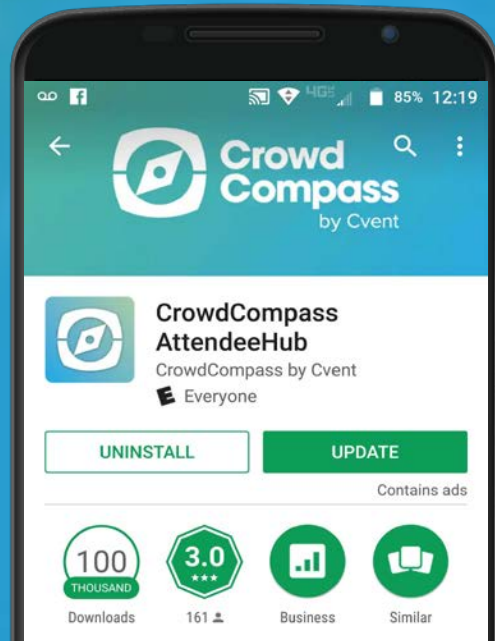
- 1) Type <https://crowd.cc/s/1flyo> in web browser
- 2) Click “Download iPhone/iPad App” to load Apple’s App Store and download the app.

android

- 1) Type <https://crowd.cc/s/1flyo> in web browser
- 2) Click “Download Android App” to load the Google Play Store and download the app.

BlackBerry

- 1) You’ll be using the web version of the app. Open the web browser, click the BlackBerry menu button, select “Go To” and type <https://crowd.cc/s/1flyo>.



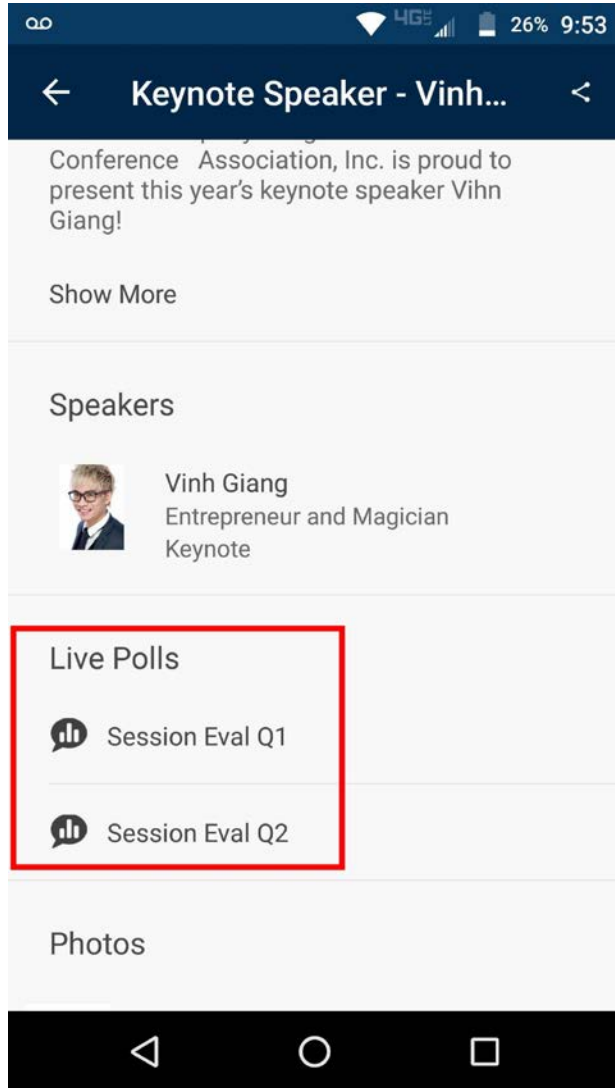
You can also just go to your app store and search ‘AttendeeHub’. Once installed search ‘ILTCI’ and you’ll find our app.

A Special Thank You to this year’s
Mobile App Sponsor



Nationwide[®]
is on your side

Session Survey Instructions



Once you are in the app go to the schedule and the session you are in.

Scroll to the bottom to find the Live Polling questions.

This year the session survey questions can be found in this section and will take just a couple seconds to complete.



Moderator:

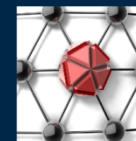
Steve Cain, Director

Sales & Business Development Leader

LTCI Partners, LLC

- **Denise Gott | CEO | ASCIA Partners**
- **Jerry Manning | CEO | J. Manning & Associates**
- **Nathan Sanow | Director of Sales & Marketing | MasterCare America Inc.**

Employees' Preferences



As we did for non-buyers, we asked individuals in the general population age 50 and over who had some familiarity with LTC insurance a series of questions about the potential impact of the internet on their purchase behavior as well as the importance of employer sponsorship. Table 16 shows that 1 in 4 respondents would be interested in learning about LTC insurance if they could purchase it online, and roughly 40 percent would like to be able to use the internet to conduct comparison shopping. The potential impact of having a plan sponsored by an employer is indeed significant—3 in 5 agreed that they would be more interested in learning about the insurance if it was sponsored by their employer.

Table 16: Opinions Among Those Familiar with LTC Insurance

Statements About Interest in Purchase of LTC Insurance	Percent Who Agree
I would be interested in learning about private LTC insurance if my employer was sponsoring a plan for its employees.	59%
I would be interested in learning about private LTC insurance if I could purchase it over the internet directly from a specific insurance company.	23%
I would be interested in learning about private LTC insurance if I could purchase it on a website that allows comparison shopping for different plans.	40%

Source: LifePlans, Inc. analysis of 2015 survey of 800 individuals age 50 and over

Employees' Perceptions

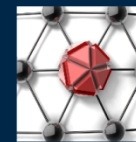
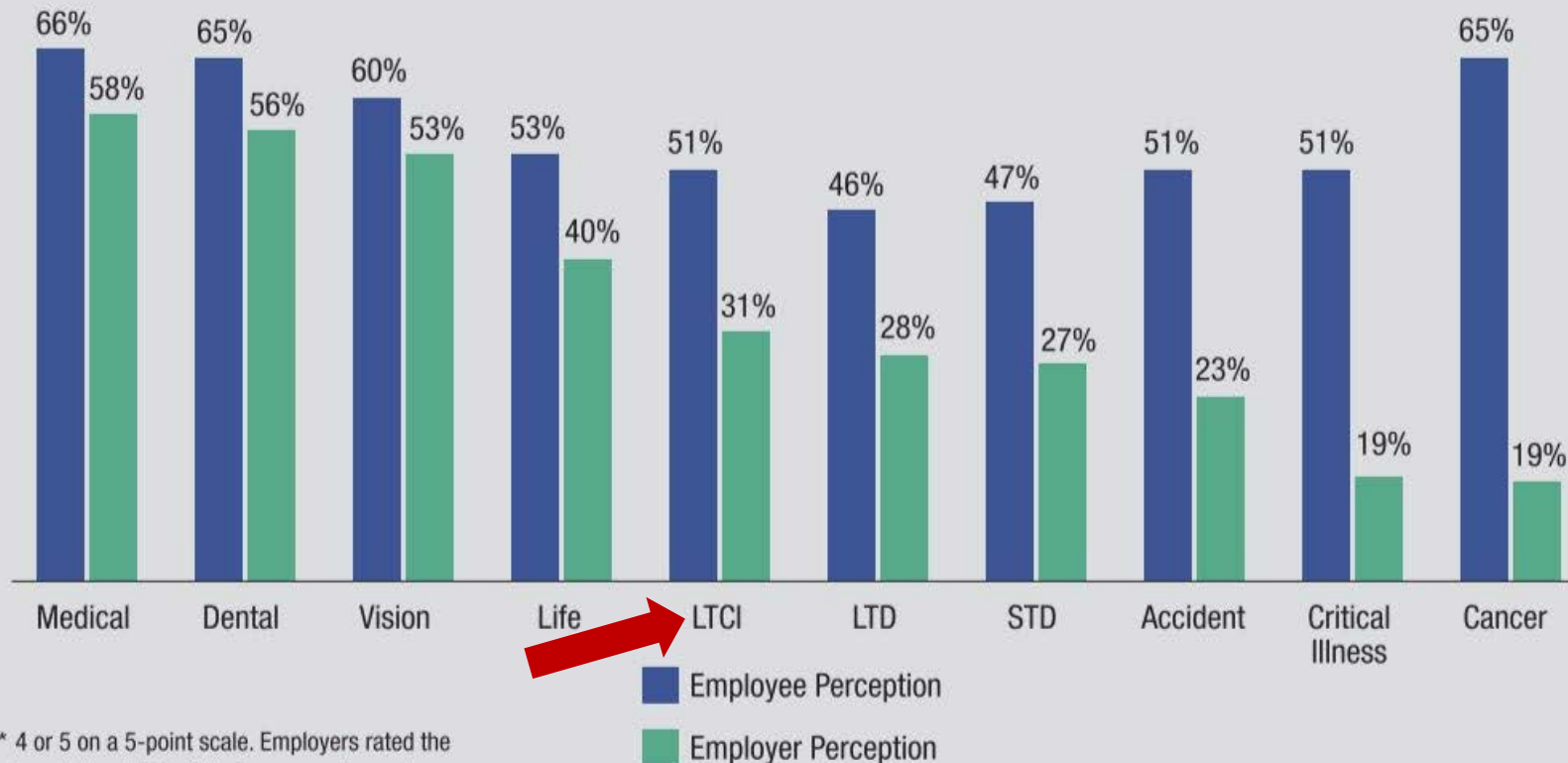


Figure 1

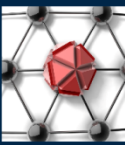
Perceptions of Employees' Benefit Knowledge*



* 4 or 5 on a 5-point scale. Employers rated the knowledgeability of their company's employees and employees rated their own level of knowledge.

Source: Crossed Signals: The Benefits Communication Disconnect, LIMRA, 2016.

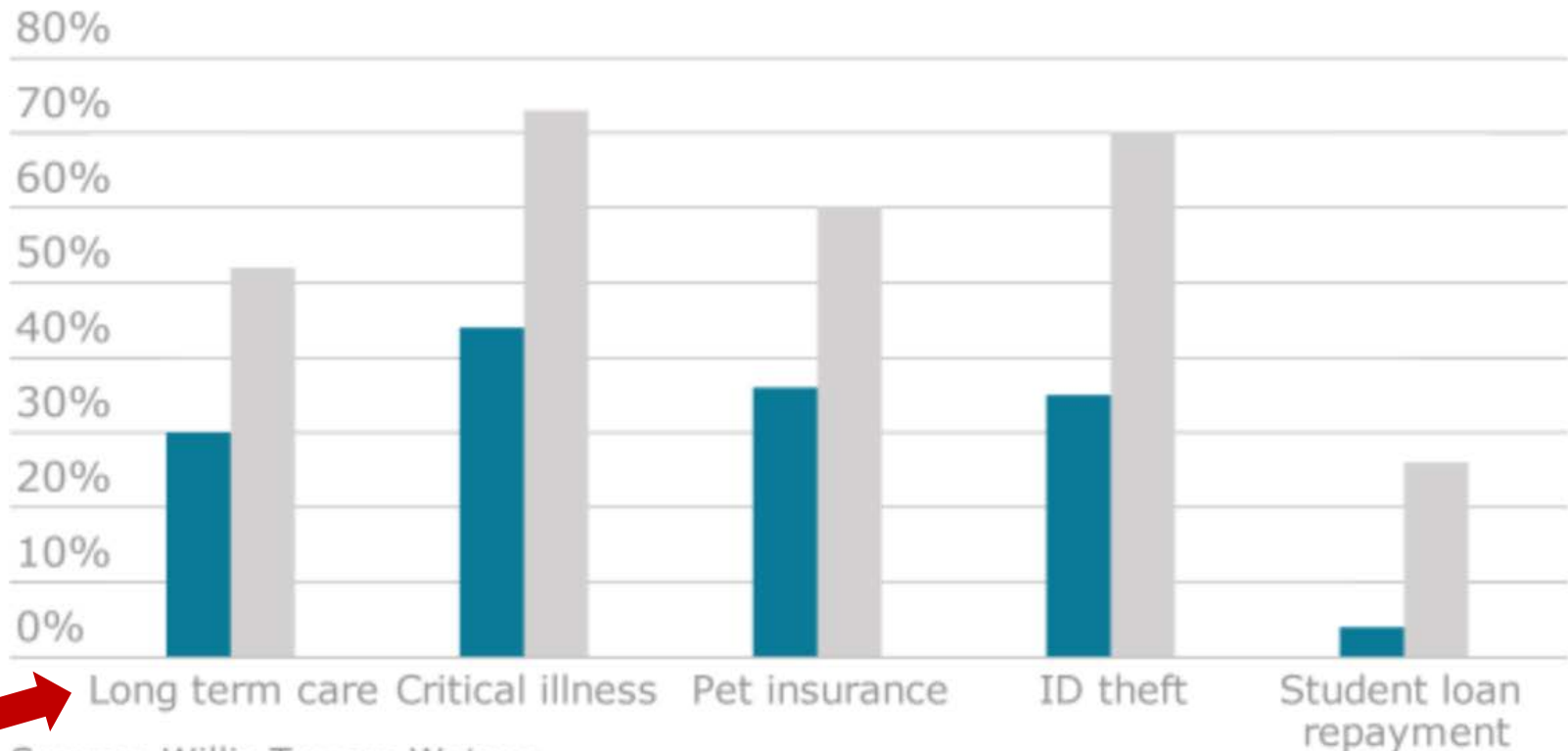
Trends in Worksite Benefits



Popular workplace products

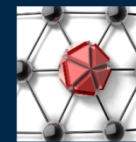
Voluntary benefit options are expected to gain traction in the next couple of years

● Now ● By 2018



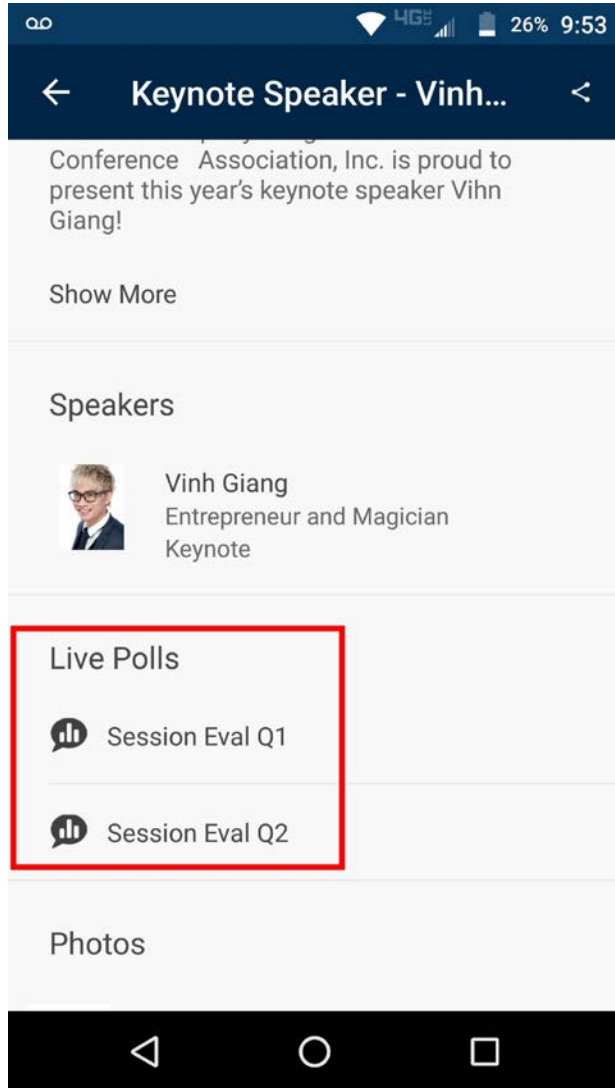
Source: Willis Towers Watson

Discussion Items



- Financial wellness (health & wealth)
- Why Worksite focus vs. Retail?
- Distribution (who can serve/support this market?)
- Marketplace update
- Group Life, Group LTC & Multi-life product options
- Reaching “the masses”
- Where’s the opportunity (market segment, demographics, industries, etc.)?
- Engaged employers vs. “check off the box” (identifying good candidates)
- Enrollment best practices (method)
- Technology needs (point-click-buy)
- Product needs / product development

Session Survey Instructions



Once you are in the app go to the schedule and the session you are in.

Scroll to the bottom to find the Live Polling questions.

This year the session survey questions can be found in this section and will take just a couple seconds to complete.