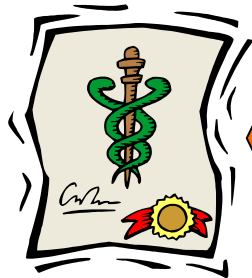


Comprehensive Financial Advisor Model

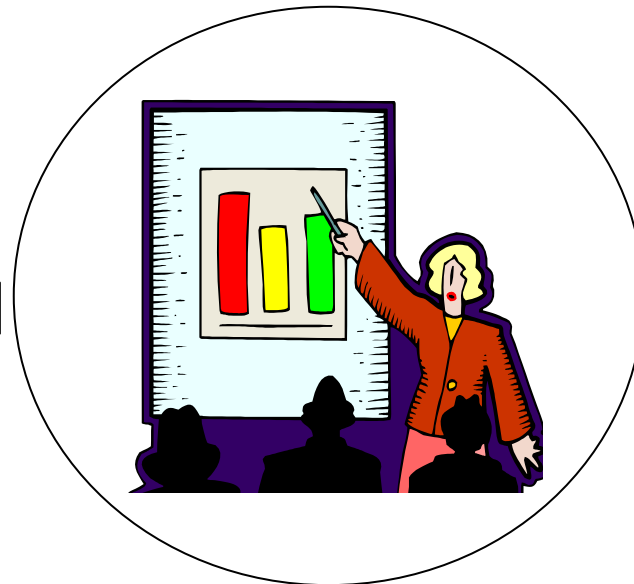
Asset Protection

Wealth Accumulation

Asset Distribution



Long-Term Care Insurance



Investments



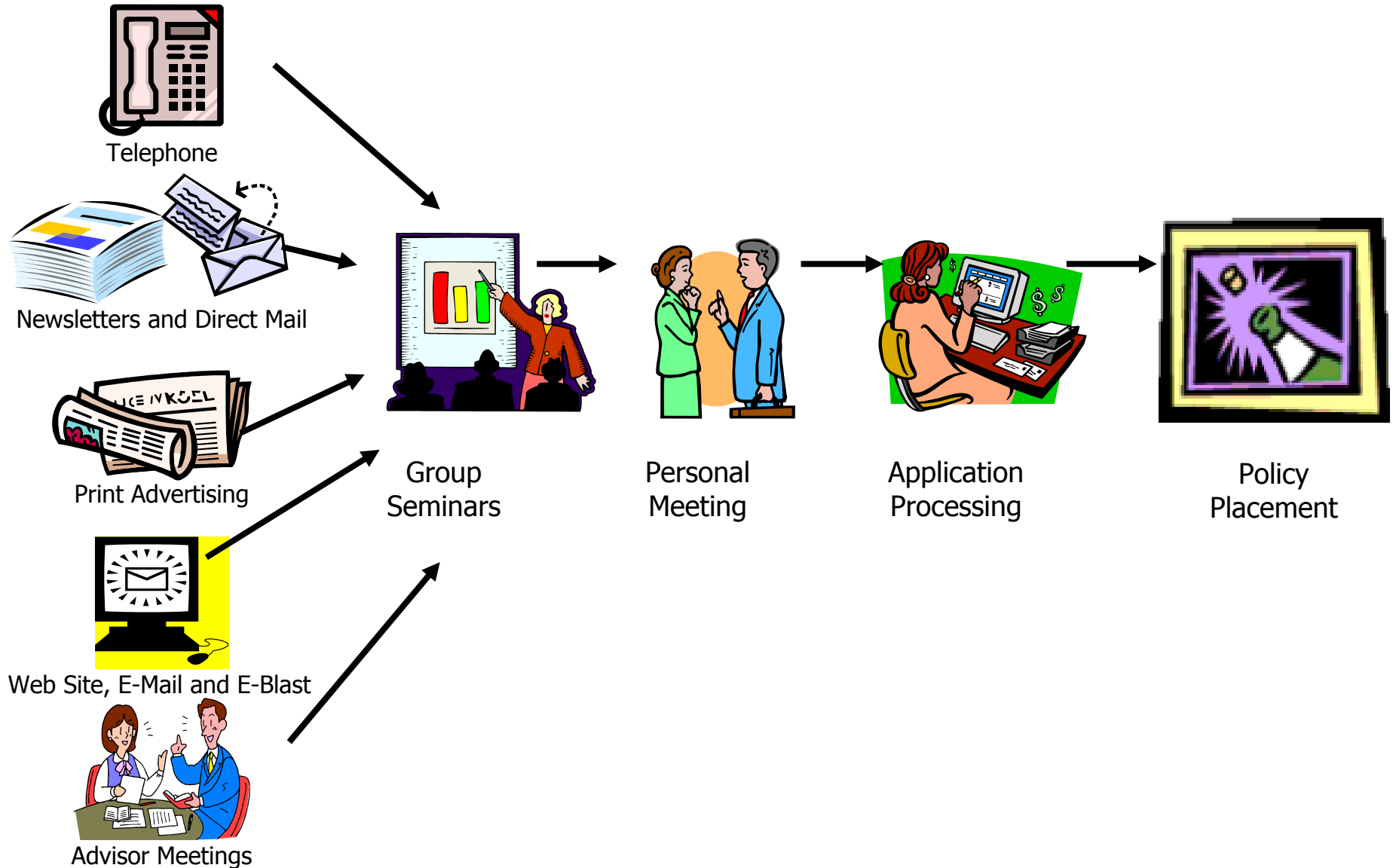
Estate Planning

Long-Term Care Insurance Seminar Marketing Model

Media Channels

Sales Channels

Application Processing



Would you drive your car without auto insurance?

Would you own a home without homeowner's insurance?

Would you go without healthcare or life insurance?

Should long-term care insurance be on your list?

You've planned carefully to ensure your retirement dreams. But have you protected the future you've worked so hard to build?

Did you know that the cost of long-term care is now considered the greatest threat to financial security in retirement?

Projections indicate that six in 10 Americans who live to be age 65 will experience a long-term care event!¹

The average cost of a long-term care event today is \$168,000. It's projected to be over \$500,000 by 2024.^{2,3}

- Long-term care is the assistance provided when we can no longer live independently as a result of a prolonged physical illness, a disability like a stroke or a cognitive impairment, such as Alzheimer's Disease.
- Long-term care insurance can help protect you from a risk that's simply too great to leave uncovered.

Consider these facts:

- In a recent survey, 84% of working caregivers said they were forced to reduce their hours, take a leave of absence or resign altogether in order to care for a family member.⁴
- Working caregivers lost an average of \$659,139 in salary, promotions, benefits, Social Security and pension contributions.⁴
- And, 70% said that care giving had an impact on their health, with 22% reporting significant health problems.⁴

At **(Your Name Here)** we're committed to helping you achieve financial security by investing wisely and insuring your assets. And, that's why we're delighted to invite you to attend a **long-term care insurance** educational seminar. Come learn about long-term care, your risk of needing it, how much it costs, and if you should consider long-term care insurance. Please call 123.456.7890 to reserve a seat. You're welcome to bring a guest. Light refreshments will be served.

Date
Time

Date
Time

Date
Time

Financial Advisor's Name
Company Name
Address

1. Conning & Company, Long-Term Care Insurance — Baby Boom or Bust?, 1999, Page 15
2. The MetLife Market Survey of Nursing Home & Home Care Costs September 2004, Page 6
3. Average daily rate of private room in nursing home increased from \$181 in 2003 to \$192 in 2004 or 6.1%. (Projections use 6% increase annually over 20 years, \$580 per day X 365 days per year = \$211,700 X 2.4 years = \$508,080 average cost of an event.)
4. MetLife Juggling Act Study November 1997, Pages 4, 7, and 8

Date

Name

Address

City, State, Zip

Dear:

The workforce is growing older. More individuals plan to work more years and retire after age 65. Today, the projections are that six in 10 Americans who live to be 65 years old will experience a long-term care event.¹

Just exactly what is long-term care? It's the assistance provided to someone who can no longer live independently as a result of a prolonged illness, disability like a stroke, a cognitive impairment such as Alzheimer's disease or just plain growing old and becoming frail.

The cost of long-term care is now considered the greatest threat to financial security in retirement. Consider these facts:

- The average cost of a private room in a nursing home in the US is \$192 a day or \$70,080 a year.²
- The average stay in a nursing home is 2.4 years, making the average cost of an event about \$168,000!²
- Costs are projected to increase 320% in 20 years, making the cost of an event over \$500,000!^{2,3}

Many people think that Medicare, the Federal Government healthcare program, will cover long-term care. It covers hospitalization and doctor's services, but was never intended to provide long-term care.

We think learning about long-term care and the opportunity to transfer the risk of this expense is so important to financial security, that we are hosting an educational seminar at our office on Day, Date and Time. Here's what you'll learn:

- What is long-term care?
- How much does it cost?
- Should you consider self-insuring? If so, how much is it likely to cost?
- Should you consider long-term care insurance? If so, how much will the insurance cost?
- What's important in a long-term care insurance policy?

You'll also receive a free copy of *The Shopper's Guide to Long-Term Care Insurance*, a booklet published by the National Association of Insurance Commissioners to help Americans understand the insurance options that can help pay for long-term care services.

Please call 000 000 0000 to reserve a seat. You're welcome to bring a guest. Light refreshments will be served.

Sincerely,

Your Name

Title

1. Conning & Company, Long-Term Care Insurance – Baby Boom or Bust? 1999, Page 15
2. The MetLife Market Survey of Nursing Home & Home Care Costs September 2004, Page 6
3. For illustrative purposes only. Average daily rate of a private room in a nursing home increased from \$181 in 2003 to \$192 in 2004 or 6.1%. Assumptions used are 6% increase annually over 20 years which equates to \$616 per day times 365 days per year equals \$224,840 times 2.4 years equals \$539,616 average cost of an event.

Why You Need Long-Term Care Insurance

Consider These Facts

- Today, the projections are that six in 10 Americans who live to be 65 years old will experience a long-term care event.¹
- The average daily rate for a private room in a nursing home in the United States is \$192 or \$70,080 per year. The average stay in a long-term care facility lasts 2.4 years, which means that average stay in a facility costs over \$168,000.²
- Many people mistakenly think Medicare covers long-term care. Medicare covers only about 11% of the cost of care received in a nursing home and specific requirements must be met.³
- For working caregivers, a "career" of care giving cost an average of \$659,139 in lost salary, promotions, benefits, Social Security and pension contributions.⁴
- Accommodations made for working caregivers cost US employers between \$11.4 and \$29 billion dollars per year in lost productivity.⁵
- Long-term care is the assistance provided when we are no longer able to live independently and need help with activities of daily living due to a prolonged physical illness, a disability, cognitive impairment or just growing old and becoming frail.
- Activities of daily living are defined as: bathing, dressing, eating, transferring, toileting and continence. Cognitive impairment includes memory loss, disorientation or inability to reason.
- Chances increase that as we age we will develop a chronic condition, physical disability or cognitive impairment that will require assistance. Almost 38% of people aged 65 and over are diagnosed with a severe disability, and 47% of those aged 85 and older have Alzheimer's Disease or other form of dementia.²
- Today, 72% of nursing home residents are female and 75% require assistance with three or more activities of daily living.²
- In the US, Medicaid covers about 50% of the cost of long-term care received in nursing homes.³ But to qualify for Medicaid you must spend down assets to the poverty level and meet specific requirements. These requirements may affect assets and lifestyles of healthy family members.
- Today's long-term care insurance policies offer a wide range of care options including care in one's own home, assisted living facility, Alzheimer's facility, adult day care, nursing home and hospice.
- Today, 37% of those receiving long-term care assistance in the US are working age adults between 18 to 64.⁶

¹ Conning & Company, Long-Term Care Insurance – Baby Boom or Bust? 1999, Page 6

² The MetLife Market Survey of Nursing Home & Home Care Costs September 2004, Pages 3 and 6

³ The GE Financial Sourcebook, February 2003, Page 16

⁴ The MetLife Juggling Act Study November 1999, Page 8







⁵ The MetLife Study of Employed Caregivers: Does Long Term Care Insurance Make a Difference? March 2001, Page 1

⁶ The MetLife Long-Term Care IQ Test, October 2004, Page 3






Long-Term Care Insurance Seminar Process

Tasks






Marketing Materials

	<p>1. Plan Educational Seminar(s)</p> <ol style="list-style-type: none"> Dates, Times and Locations Plan refreshments Invite clients and prospects <ol style="list-style-type: none"> Direct mail, newsletters, e-blasts, Web site Client meetings Phone calls Call and reconfirm two or three days in advance Order <i>Shopper's Guide to Long-Term Care Insurance</i>, carrier kits, shipping supplies using Supply Request Form 	<ul style="list-style-type: none"> <input type="checkbox"/> Invitational flier <input type="checkbox"/> Invitational letter <input type="checkbox"/> Supply Request Form
	<p>2. Host Educational Seminar(s)</p> <ol style="list-style-type: none"> Set-up room Welcome, introductions, distribute presentation decks Relate personal experience with LTCI Presentation Questions and Answers Schedule personal meeting with interested clients Hand out <i>Shopper's Guide to Long-Term Care Insurance</i> 	<ul style="list-style-type: none"> <input type="checkbox"/> Online presentation <input type="checkbox"/> Presentation slides <input type="checkbox"/> Presentation text <input type="checkbox"/> Presentation decks <input type="checkbox"/> Shopper's Guides
	<p>3. Prepare for Personal Meeting</p> <ol style="list-style-type: none"> Call to determine insurability and plan design using Road Map to Plan Design Review underwriting guidelines and call JT RYAN with questions Request plan illustrations and quotes using Quote Request Form Prepare comparison chart using Plan and Premium Comparison Chart 	<ul style="list-style-type: none"> <input type="checkbox"/> Road Map to Plan Design <input type="checkbox"/> Quote Request Form <input type="checkbox"/> Plan and Premium Comparison Chart
	<p>4. Personal Meeting</p> <ol style="list-style-type: none"> Review consumer presentation if appropriate, answer questions Review Plan and Premium Comparison Chart Review health in detail Complete application and all required forms Collect annual premium or quarterly binder Explain underwriting process 	<ul style="list-style-type: none"> <input type="checkbox"/> Application <input type="checkbox"/> Coverage of Benefits <input type="checkbox"/> Medical Release
	<p>5. Submit Application to JT RYAN</p> <ol style="list-style-type: none"> Conduct quality audit Copy documents for clients (omit commission pages) Call and update client on status of application 	
	<p>6. Issue Policy Documents</p> <ol style="list-style-type: none"> Review policy documents Secure required signatures Ask for referrals Send Thank You card 	

Road Map to Plan Design

	Questions	What You'll Learn
 <p>Health Status</p>	<ol style="list-style-type: none"> Are you currently being treated for any medical condition? What medications are you currently taking? Do you have any limitations in activity? Have you had any significant illnesses such as cancer, heart disease, diabetes, or any hospitalizations? Have you used tobacco in the last year? What's your height and weight? What's your birth date? Tell me about your family's longevity? 	<p>Insurability</p> <ul style="list-style-type: none"> Can you get your client underwritten? Do you need a pre-qualification consultation? <p>Carrier selection</p> <ul style="list-style-type: none"> Do you have choices? <p>Rating</p> <ul style="list-style-type: none"> Is this client a candidate for Preferred status? <p>Plan Basics and Benefit Options</p> <ul style="list-style-type: none"> Length of Benefit Period
 <p>Goals</p>	<ol style="list-style-type: none"> What are your financial goals? <ol style="list-style-type: none"> Do you want to leave an inheritance for your children? Not concerned with preserving assets for family? If you needed long-term care assistance, would you want to stay in your own home? 	<p>Plan Basics and Benefit Options</p> <ul style="list-style-type: none"> Amount of Daily or Monthly Benefit Length of Benefit Period Inflation Protection Option Return of Premium Option Facility Only or Integrated Plan Joint Survivorship Other Options
 <p>Income</p>	<ol style="list-style-type: none"> What is your income? Where is it coming from? What will it be in retirement? Excluding your home, are your assets greater than \$30,000? 	<p>Plan Basics and Benefit Options</p> <ul style="list-style-type: none"> Amount of Daily or Monthly Benefit Length of Benefit Period Shared Care
 <p>Location</p>	<ol style="list-style-type: none"> If you needed long-term care assistance, where would you reside? Where does your family or those who would assist you live? 	<p>Plan Basics and Benefit Options</p> <ul style="list-style-type: none"> Location for plan design Facility or Integrated Plan Percentage of Home Care coverage Indemnity or reimbursement claims payment Amount of Daily or Monthly Benefit International Coverage
 <p>The Gap</p>	<ol style="list-style-type: none"> What is the gap between income and nursing home cost where you would reside? Would you be willing to spend assets to pay for long-term care? 	<p>Plan Basics and Benefit Options</p> <ul style="list-style-type: none"> Amount of Daily or Monthly Benefit Length of Benefit Period Facility or Integrated Plan Elimination Period

Road Map to Plan Design

Client	Name:	Referred By:
Questions		
 <p>Health Status</p>	<p>1. Are you currently being treated for any medical condition? <input type="checkbox"/> YES <input type="checkbox"/> NO _____</p> <p>2. What medications are you currently taking? _____</p> <p>3. Do you have any limitations in activity? <input type="checkbox"/> YES <input type="checkbox"/> NO _____</p> <p>4. Have you had any significant illnesses such as cancer, heart disease, diabetes, or any hospitalizations that we've not discussed? <input type="checkbox"/> YES <input type="checkbox"/> NO _____</p> <p>5. Have you used tobacco in the past year? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>6. Height: _____ Weight: _____ 7. Date of Birth: _____</p> <p>8. Tell me about your family's longevity? _____</p>	
 <p>Goals</p>	<p>9. What are your financial goals? _____ _____</p> <p>Do you want to leave an inheritance for your children? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>Not concerned with preserving assets for family? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>If you needed long-term care assistance, would you want to stay in own home? <input type="checkbox"/> YES <input type="checkbox"/> NO</p>	
 <p>Income</p>	<p>10. What is your income? _____</p> <p>11. Where is it coming from? <input type="checkbox"/> Salary <input type="checkbox"/> Savings <input type="checkbox"/> Investments <input type="checkbox"/> Social Security</p> <p>12. What will it be in retirement? <input type="checkbox"/> Same <input type="checkbox"/> Increase <input type="checkbox"/> Decrease</p> <p>13. Excluding your home, are your assets greater than \$30,000? <input type="checkbox"/> YES <input type="checkbox"/> NO</p>	
 <p>Location</p>	<p>14. If you needed long-term care assistance, where would you reside? _____</p> <p>15. Where does your family or those who would assist you live? _____</p>	
 <p>The Gap</p>	<p>16. What is the gap between income and nursing home cost where you would reside? _____</p> <p>17. Would you be willing to spend assets to pay for long-term care? <input type="checkbox"/> YES <input type="checkbox"/> NO</p>	

LTCI Quote Request Form

Financial Advisor Information

Date Needed:	Phone:
Financial Advisor Name:	Fax:
Broker/Dealer/Agency:	E-mail:
Address: City/State/Zip:	Preference on receiving quote <input type="checkbox"/> Fax <input type="checkbox"/> E-mail <input type="checkbox"/> Mail

Client Information

Client Name:	Spouse or Partner Applying: <input type="checkbox"/> YES <input type="checkbox"/> NO
Married: <input type="checkbox"/> YES <input type="checkbox"/> NO	Spouse or Partner Name:
Date of Birth: Age:	Date of Birth: Age:
Residence State:	

Client Health Information

Client Health Condition	Spouse or Partner Health Condition
Height:	Height:
Weight:	Weight:
Have you used tobacco in the last year: <input type="checkbox"/> YES <input type="checkbox"/> NO	Have you used tobacco in the last year: <input type="checkbox"/> YES <input type="checkbox"/> NO

Health Conditions

Please list all conditions treated in the last 10 years:	Please list all conditions treated in the last 10 years:
Medications/Taken For:	Medications/Taken For:

Additional Information

LTCI Quote Request Form

MetLife

Benefit Amount	Home Care	Benefit Period	Elimination Period	Inflation Protection	Options
Daily: \$50 to \$400 Monthly: \$1500 to \$12,000 <input type="text" value="\$"/>	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> 3 Years <input type="checkbox"/> 4 Years <input type="checkbox"/> 5 Years <input type="checkbox"/> 7 Years <input type="checkbox"/> Lifetime	<input type="checkbox"/> 20 Days <input type="checkbox"/> 45 Days <input type="checkbox"/> 100 Days	<input type="checkbox"/> 5% Compound <input type="checkbox"/> 5% Simple <input type="checkbox"/> Future Purchase Option <input type="checkbox"/> None	<input type="checkbox"/> Indemnity <input type="checkbox"/> Shared Care <input type="checkbox"/> Return of Premium <input type="checkbox"/> 10-Year Premium <input type="checkbox"/> Paid-Up at 65 <input type="checkbox"/> Other <input type="text"/>

GE

Benefit Amount	Home Care	Benefit Period	Elimination Period	Inflation Protection	Options
Daily: \$50 to \$400 Monthly: \$1500 to \$12,000 <input type="text" value="\$"/>	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> 2 Years <input type="checkbox"/> 3 Years <input type="checkbox"/> 4 Years <input type="checkbox"/> 5 Years <input type="checkbox"/> 6 Years <input type="checkbox"/> 8 Years <input type="checkbox"/> 10 Years <input type="checkbox"/> Lifetime	<input type="checkbox"/> 30 Days <input type="checkbox"/> 90 Days <input type="checkbox"/> 180 Days <input type="checkbox"/> 365 Days	<input type="checkbox"/> 5% Compound <input type="checkbox"/> 5% Simple <input type="checkbox"/> None	<input type="checkbox"/> Shared Care <input type="checkbox"/> Home Care <input type="checkbox"/> Elimination <input type="checkbox"/> Period Waiver <input type="checkbox"/> 10-Year Premium <input type="checkbox"/> Paid-Up at 65 <input type="checkbox"/> Other <input type="text"/>

Hancock

Benefit Amount	Home Care	Benefit Period	Elimination Period	Inflation Protection	Options
Daily: \$50 to \$500 Monthly: \$1500 to \$15,000 <input type="text" value="\$"/>	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> 2 Years <input type="checkbox"/> 3 Years <input type="checkbox"/> 4 Years <input type="checkbox"/> 5 Years <input type="checkbox"/> 6 Years <input type="checkbox"/> 10 Years <input type="checkbox"/> Lifetime	<input type="checkbox"/> 30 Days <input type="checkbox"/> 60 Days <input type="checkbox"/> 90 Days <input type="checkbox"/> 180 Days <input type="checkbox"/> 365 Days	<input type="checkbox"/> 5% Compound <input type="checkbox"/> 5%, 3% Aggregate <input type="checkbox"/> 5% Simple <input type="checkbox"/> Guaranteed Purchase Option <input type="checkbox"/> None	<input type="checkbox"/> Shared Care <input type="checkbox"/> Return of Premium <input type="checkbox"/> 10-Year Premium <input type="checkbox"/> Paid-Up at 65 <input type="checkbox"/> Other <input type="text"/>

Date:

info@jtryan.com

FAX To: 877.733.6999

LTCI Plan and Premium Comparisons

Client:

Date:

Features/Company			
Plan			
Age			
Rating			
Daily or Monthly Benefit			
Benefit Period			
Elimination Period			
Options			
Inflation Protection			
Return of Premium			
Restoration of Benefits			
Payment Method			
Shared Care			
Annual Premium			

Legend:

- Plan: Specific insurance product
- Age: Ages used for establishing premiums
- Rating: Standard health status is 100% of premium. Preferred health status results in a 10% to 15% discount.
- Daily or Monthly Benefit: Limit or amount insurance carrier will pay for services received, may be paid on a daily or monthly plan
- Benefit Period: Length of time benefits will be provided
- Elimination Period: Number of days that insured will be responsible for payment before insurance coverage begins
- Inflation Protection: Option to guard against increasing healthcare costs and inflation
- Return of Premium: If policy in force for 10 years, at death premiums paid, less benefits paid, are returned.
- Restoration of Benefits: If eligible for benefits and recover for a period of 180 days, total lifetime benefit is restored
- Shared Care: Spouses can share benefits. If one dies, the surviving spouse receives other spouse's remaining benefits.
- Payment Method: Reimbursement pays costs of approved services. Indemnity pays the total amount of the Daily Benefit for each day services are received, or the full Monthly Benefit.
- Annual Premium: Premium paid on annual basis.



Sales Support Tracks

Tracks	JT RYAN	You	\$\$\$\$
<p>#1</p> <p>We do it, With your help</p>	<ul style="list-style-type: none"> ◆ Training ◆ Marketing Materials ◆ Seminars ◆ Plan Design/Quotes ◆ Pre-qualification underwriting ◆ Educate Client ◆ Complete Application ◆ Collect Payment 	<ul style="list-style-type: none"> ◆ Determine Insurability ◆ Recommend LTCI ◆ Conduct LTCI Road Map ◆ Find Funding ◆ Set Appointment at Your Office ◆ Communicate Progress ◆ Place Policy 	<p>Share Commission</p>
<p>#2</p> <p>You do it, With our help</p>	<ul style="list-style-type: none"> ◆ Training ◆ Marketing Materials ◆ Plan Design/Quotes ◆ Pre-qualification underwriting ◆ Quality Audit 	<ul style="list-style-type: none"> ◆ Determine Insurability ◆ Educate Client ◆ Complete Application ◆ Collect Payment ◆ Communicate Progress ◆ Place Policy 	<p>100% Commission</p>