



Jesse Slome, E: jslome@aaltci.org



Using Your LTCi Marketing Tool Kit





What Do You Want ?

**Ask Agents
What They
Want**

Using Your LTCi Marketing Tool Kit



All I Want Is MORE LEADS !

FREE Leads

This System Generates Biz Opp
Leads Every 2 Minutes!

>> Just Press a Button! <<

This System is FREE!
This is not a Trial. [Click Here](#)



Get FREE Leads

Click here



Using Your LTCi Marketing Tool Kit



Only Marketing Gets You GOOD LEADS



**Client Referrals
Networking
Centers of Influence
Direct Mail
Print Advertising
Radio Advertising
Television Advertising
Public Relations**

Using Your LTCi Marketing Tool Kit



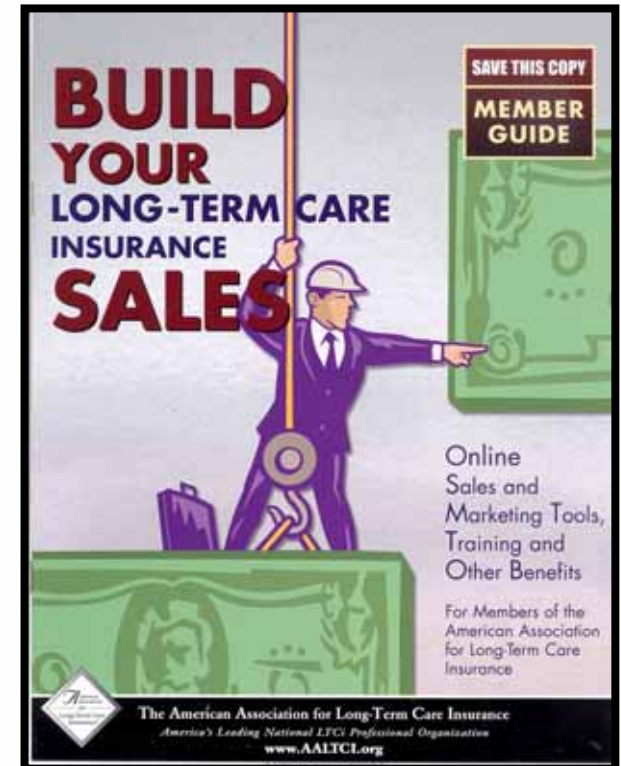
AALTCI Members Get Tools

Tools To Learn

The LTCi Sourcebook
Online Audio Library
Ask The Expert

Tools To Use For Marketing

E-Cards
Marketing Material
Publicity
Online Presence



Using Your LTCi Marketing Tool Kit



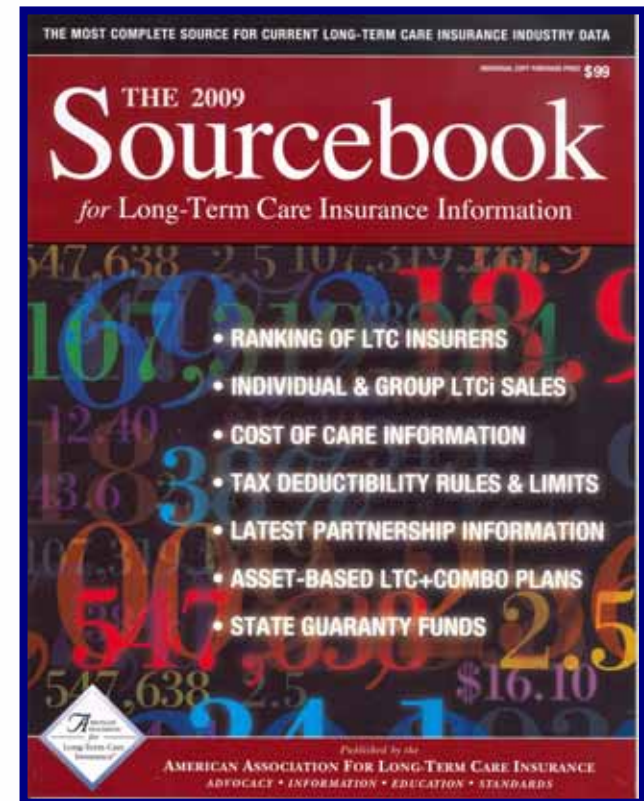
Tools To Learn – The Sourcebook

Learning + Earning

More than just facts

Use the sales info to
support client attitudes

Valuable info – inflation,
paid claims





Tools To Learn – All Members Listed !

Credibility As Top Pro

**LTC Insurance
Sales Achievement
Awards**



LTC Insurance Sales Achievement Awards

[illegible]

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Online Learning Marketing Sales Center

Screenshot of the American Association for Long-Term Care Insurance (AALTCI) website, specifically the "Long-Term Care Insurance LEARNING, MARKETING & SALES CENTER". The page is displayed in a Windows Internet Explorer browser window.

The website header includes the AALTCI logo and navigation links: Home, About, For Producers, For Consumers, For Media, and Contact. Below the header, there are tabs for Membership, Marketing & Sales Tools, LTC Sales Center, Resource Center, and Events/Conferences.

The main content area features a large banner for the "Long-Term Care Insurance LEARNING, MARKETING & SALES CENTER" with the text "Get more prospects and close more sales!" and a "CLICK HERE TO GET STARTED" button.

Below the banner, there are several sections:

- ACCESS THE LTGi ONLINE LEARNING & SALES CENTER:** Includes links for "Free Direct Mail Letter", "Free Consumer Prospecting Flier", and "Listen To Audios Featuring Top Producers & Industry Experts".
- ONLINE LTC STORE:** Includes links for "LTC Sales Tools", "Brochures for Consumers", and "Brochures for Professionals".
- INSTANT SUCCESS:** Includes links for "2009 National LTCi Producers Summit" and "Find A Local LTC General Agency".
- MEMBERS SIGN-IN:** Includes fields for "Username:" and "Password:", a "Forgot Your Password?" link, a "Keep Me Signed In" checkbox, and a "LOGIN" button.
- SPONSORED MESSAGES:** Includes a section for "Mutual Care[®] Plus" with the text "New products and enhanced features let you sell LTC your way!" and a "Get details" link.

The browser's address bar shows the URL: <http://www.aaltci.org/ltc-marketing/>. The browser's title bar reads: "Sell Long Term Care Insurance Information Resource Center Free Marketing Tools - Windows Internet Explorer".



Using Your LTCi Marketing Tool Kit



Step 1: Enter Your Info



Using Your LTCi Marketing Tool Kit



The Nation's Largest Online LTCi Library

The screenshot shows a web browser window titled "Long-Term Care Insurance Association Free Audio Library - Windows Internet Explorer". The address bar shows the URL: <http://www.aaltci.org/ltc-marketing/members/long-term-care-insurance-sales-audios/>. The browser's search bar contains "real estate awards". The website content includes a header for "The LTC Sales Center AUDIO LIBRARY" with the tagline "Listen... Download... All For Free". Below this, a paragraph states: "Listen online to leading experts sharing information that will build your knowledge...and your sales of LTC insurance and alternative solutions for funding long-term care need. Or, you can download to your computer, an MP3 device or burn to a CD for listening in your car." An "Expand" button is present. To the right, there is a user profile for "Jesse Slome" with "LOGOUT" and "SETTINGS" links. Below the header, there are four expandable sections, each with an "Expand" button and a title: "Selling LTC Insurance: Basic Sales Techniques For Newer Producers", "Selling LTC Insurance: More Advanced Selling Strategies", "Selling Asset-Based LTC: Sales Strategies For Life+LTC and Annuity+LTC", and "Marketing Tips & Tactics: Ways To Get More Prospects". On the right side, there is a "SPONSORED MESSAGES" section featuring two advertisements: one for "Mutual Care Plus" and another for "Prudential" with the text "Take your sales to a HIGHER level". The Windows taskbar at the bottom shows the "start" button and several open applications: "Microsoft PowerPoint...", "Long-Term Care Insu...", and "Inbox - Outlook Expr...". The system clock shows "11:00 AM".



Using Your LTCi Marketing Tool Kit



New Audios Continually Being Added

Long-Term Care Insurance Association Free Audio Library - Windows Internet Explorer

http://www.aaltci.org/ltc-marketing/members/long-term-care-insurance-sales-audios/

File Edit View Favorites Tools Help

Google real estate awards Search + - Bookmarks ABC Check Translate AutoFill Sign In

Delicious I like it! All Share Info Favorites Friends Tools

Long-Term C... Google Image R... Google Image R... Google Image R...

Selling LTC Insurance: Basic Sales Techniques For Newer Producers

Strategies to Sell Your First LTCi Policy (11:40)

PLAY 00:00 11:40 MUTE DOWNLOAD

Convert Medicare Supplement Sales To LTC Insurance Clients (9:38)

PLAY 00:00 09:38 MUTE DOWNLOAD

How To Keep The Sale Simple And Be Highly Successful (8:47)

PLAY 00:00 08:47 MUTE DOWNLOAD

The Psychology Of Selling LTC Insurance - Tips For Starters (8:42)

PLAY 00:00 08:42 MUTE DOWNLOAD

Creating A Buying Atmosphere - Because People Love To Buy (7:20)

PLAY 00:00 07:20 MUTE DOWNLOAD

The Best Ways To Overcome Denial Among Prospects (8:07)

PLAY 00:00 08:07 MUTE DOWNLOAD

Top Pro Shares How To Successfully Avoid Objections (9:05)

PLAY 00:00 09:05 MUTE DOWNLOAD

A Simple Way To Present The Problem - Getting To Yes (6:11)

PLAY 00:00 06:11 MUTE DOWNLOAD

HOW TO DOWNLOAD AUDIOS

The newest audios are added to the top of each section. Please allow a few seconds for audios to load onto your computer. Loading time will vary based on the speed of your internet connection.

SPONSORED MESSAGES

Mutual Care[®] Plus

New products and enhanced features let you sell LTC your way!

Get details >>

Take your sales to a **HIGHER** level

Prudential To learn more, call 877-233-8772 or email prulic@prudential.com

Learn More About Sponsorship

start Microsoft PowerPoint ... Long-Term Care Insu... Inbox - Outlook Expr... 11:13 AM



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LTC Experts Forum



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Top Industry Experts Answer Questions

Long term care planning, statistics, tax and insurance information - Windows Internet Explorer

http://www.aaltci.org/ltc-marketing/members/experts_forum/

File Edit View Favorites Tools Help

Google holding up sign Search Bookmarks Check Translate AutoFill Sign In

Stumble I like it! All Share Info Favorites Friends Tools

Delicious

Long term ca... Google Image R... Google Image R... Google Image R...

Membership Marketing & Sales Tools LTC Sales Center Resource Center Events/Conferences

Important Notice: Information provided in this document that pertains to taxes is not intended or written to be used, and it cannot be used, for the purpose of avoiding tax-related penalties by any taxpayer. This information was provided to support the marketing and sale of insurance and taxpayers should seek the advice of an independent tax advisor for advice based on the particular circumstances of the taxpayer. Neither the American Association for Long-Term Care Insurance nor the person or entities supplying information have any liability for information which is accurate as of the date posted but subject to change.

LOGOUT SETTINGS

Jesse Slome

[Q. Is there any data on usage of Restoration of Benefits? \(Posted August 2009\)](#)

A. With sincere thanks to Vincent L. Bodnar, ASA, MAAA (Principal & Consulting Actuary) and Ralph Donato of DaVinci Actuaries for conducting special research for Association members (August 2009). The following are their findings:

We queried a database of over 10,000 LTC insurance claims. Of the corresponding policies that went on claim, 86.1% had only one claim, 10.8% had two claims (went on claim, recovered, were care-free for 6 months, then went on claim again later), and the remaining 3.1% had a three or more separate claims.

Technically, the 13.9% of policies that had multiple claims use the restoration of benefit provision, since the second claim has access to full benefits.

We noted that 7 claims used up benefits during a claim, recovered, and went on claim again. These policies would have had no benefits for the second claim without the ROB provision. Of these policies, none had benefit periods greater than 2 years.

Expert: Vincent L. Bodnar, ASA, MAAA, Principal & Consulting Actuary

Ask A Question To Our Experts

Type your question in the box below and then hit Submit. We will work to get your question answered and send you a response.

Submit Your Question

start Microsoft PowerPoint ... Long term care planni... Document1 - Microsof... Inbox - Outlook Expr... {Spam?} From Jesse ... 2:02 PM



Using Your LTCi Marketing Tool Kit



Coming In 2010; LTCi Sales Strategies Online



Sales Ideas

Tax & Regulatory Updates

New Marketing Tools

Website Additions

Read Current

Read Archived Issues

Starting In January 2010 – Watch For E-mail

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Marketing – Generic LTCi Prospecting Tools



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AALTCI's Marketing & Sales Center

Consumer Advisory

Are You Protected Against The Greatest Risk In Retirement?

Here are your chances after reaching age 65
(Based on remaining life expectancy)

EVENTS THAT DO OCCUR	LIFETIME POSSIBILITY FROM AGE 65 ON	
	For Men	For Women
MAJOR HOUSE FIRE NAIC: There are 500,000 major fires annually	2.2%	2.6%
SEVERE CAR ACCIDENT NAIC: There is a 1 in 100 chance of death or injury	15.5%	18.0%
BECOMING ADL DISABLED OR COGNITIVELY IMPAIRED Based on NAIC data	44.0%	72.0%

If having homeowner's and car insurance makes sense, isn't it smart to consider long-term care insurance to protect your future?

CALL TODAY FOR NO OBLIGATION INFORMATION

LIVING A LONG LIFE IS LIKELY

PLANNING FOR IT IS A REAL NECESSITY

IT'S VITAL TO START BEFORE YOU RETIRE

Sell Long Term Care Insurance Information Resource Center Free Marketing Tools - Windows Internet Explorer

http://www.aaltpci.org/ltc-marketing/index.php

File Edit View Favorites Tools Help

Google Search

Stumble I like it! All Share Info Favorites Friends Tools

Delicious

Sell Long Term Care Insurance Information Resource ...

Page Tools

American Association for Long-Term Care Insurance
Advocacy • Information • Education • Standards

Home About For Producers For Consumers For Media Contact

Membership Marketing & Sales Tools LTC Sales Center Resource Center Events/Conferences

The Long-Term Care Insurance LEARNING, MARKETING & SALES CENTER
CLICK ON THE LINKS BELOW

LTC AUDIOS MARKETING TOOLS

E-CARDS PUBLICITY TOOLS

EXPERTS FORUM

Find a LTC General Marketing

WELCOME! [LOGOUT](#)

You are logged in as: **Jesse Slome(JSlome)**

Use the buttons to the left to access audios, marketing tools and more!

[Change My Password](#)

Membership Expires 11/30/2001
[Renew Now](#)

[Visit The Blog Selling LTC Insurance](#)

start Microsoft PowerPoint ... Holding up sign image... Sell Long Term Care L... Inbox - Outlook Expr...

12:36 PM



Using Your LTCi Marketing Tool Kit



Generic Marketing Fliers – Print or Download

Long-term care insurance marketing and sales tools to get leads for free use by agents and brok - Windows Internet Explorer

http://www.aaltci.org/ltc-marketing/members/marketing_sales/

File Edit View Favorites Tools Help

Google holding up sign Search + Bookmarks Check Translate AutoFill Sign In

Stumble I like it! All Share Info Favorites Friends Tools

Delicious

Long-term ca... Google Image R... Google Image R... Google Image R...

call you. This is merely a recommended option.

Jesse Slome

LTC Marketing Tools - Target Business Owners / Professionals

 View or Print Download

 View or Print Download

Want a Complete Set of Advisories You Can Personalize & Use

CLICK HERE FOR ORDERING DETAILS

OR CALL (818) 597-3227

LTC Marketing Tools - Target Consumers

 View or Print Download

 View or Print Download

start Microsoft PowerPoint ... Long-term care insur... Inbox - Outlook Expr... Document1 - Microsof...

1:05 PM

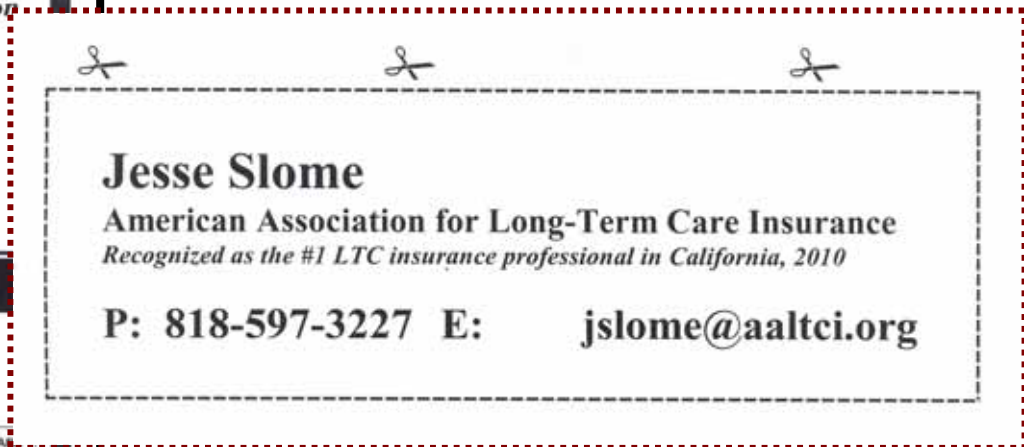
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Personalize – Copy / Print - Distribute



1. Set your type
2. Cut using sharp straight-edge
3. Use white tape to avoid cut marks
4. Take to Kinkos or copy center



Using Your LTCi Marketing Tool Kit



E-Mail Power

Remember The Good Old Days?



From Junk Mail to Junk E-Mail

Using Your LTCi Marketing Tool Kit

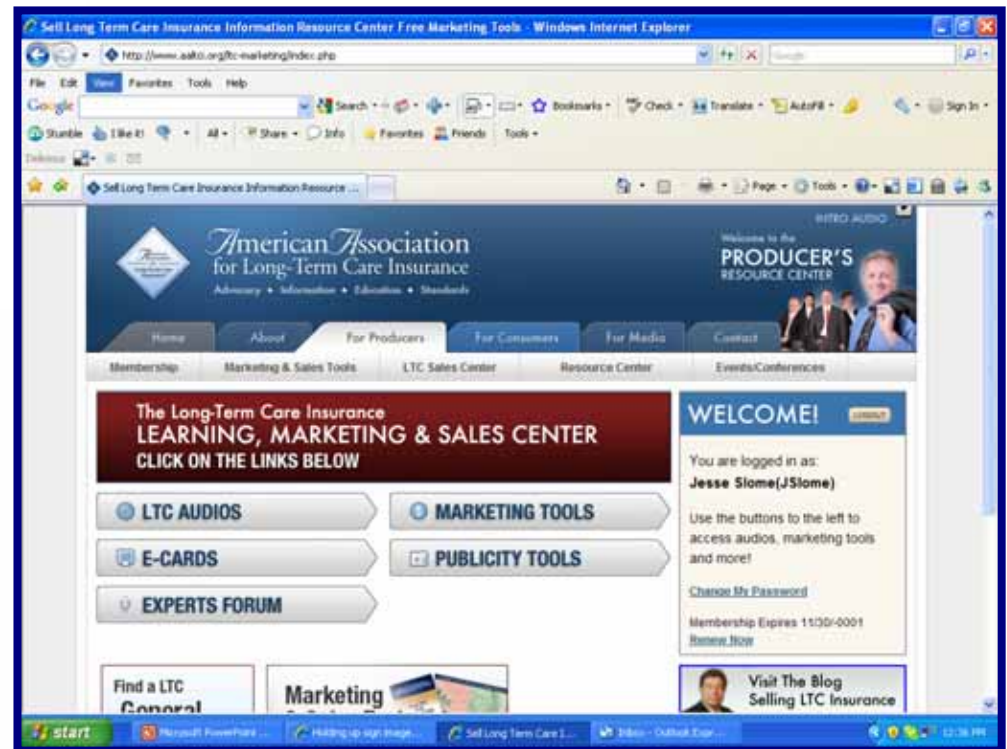


E-Mails Are Read - Create Action - Are Free

**Which E-Mails Do
You Open & Read
From known entities**

**Offer valuable
information**

**Topic of offer
that's of interest**



Using Your LTCi Marketing Tool Kit



New Prospects – Cross Sell – More Added

http://www.aaltci.org/ltc-marketing/members/ecards/ - Windows Internet Explorer

http://www.aaltci.org/ltc-marketing/members/ecards/

File Edit View Favorites Tools Help

Google holding up sign Search Bookmarks Check Translate AutoFill Sign In

Stumble I like it! All Share Info Favorites Friends Tools

Delicious

Home About For Producers For Consumers For Media Contact

Membership Marketing & Sales Tools LTC Sales Center Resource Center Events/Conferences

Send A PRIVATE, PERSONALIZED E-CARD to clients and prospects. New E-cards will be added periodically, so revisit this page in the future.

Recipients will see you name. They can call or e-mail directly to you for more information.

This is private. No one sees who you are sending to or their replies which go to directly to you.

LOGOUT SETTINGS
Jesse Slome

Step 1: Select a Card - Click Once On Your Selected Card

ECARD 1

ECARD 2

ECARD 3

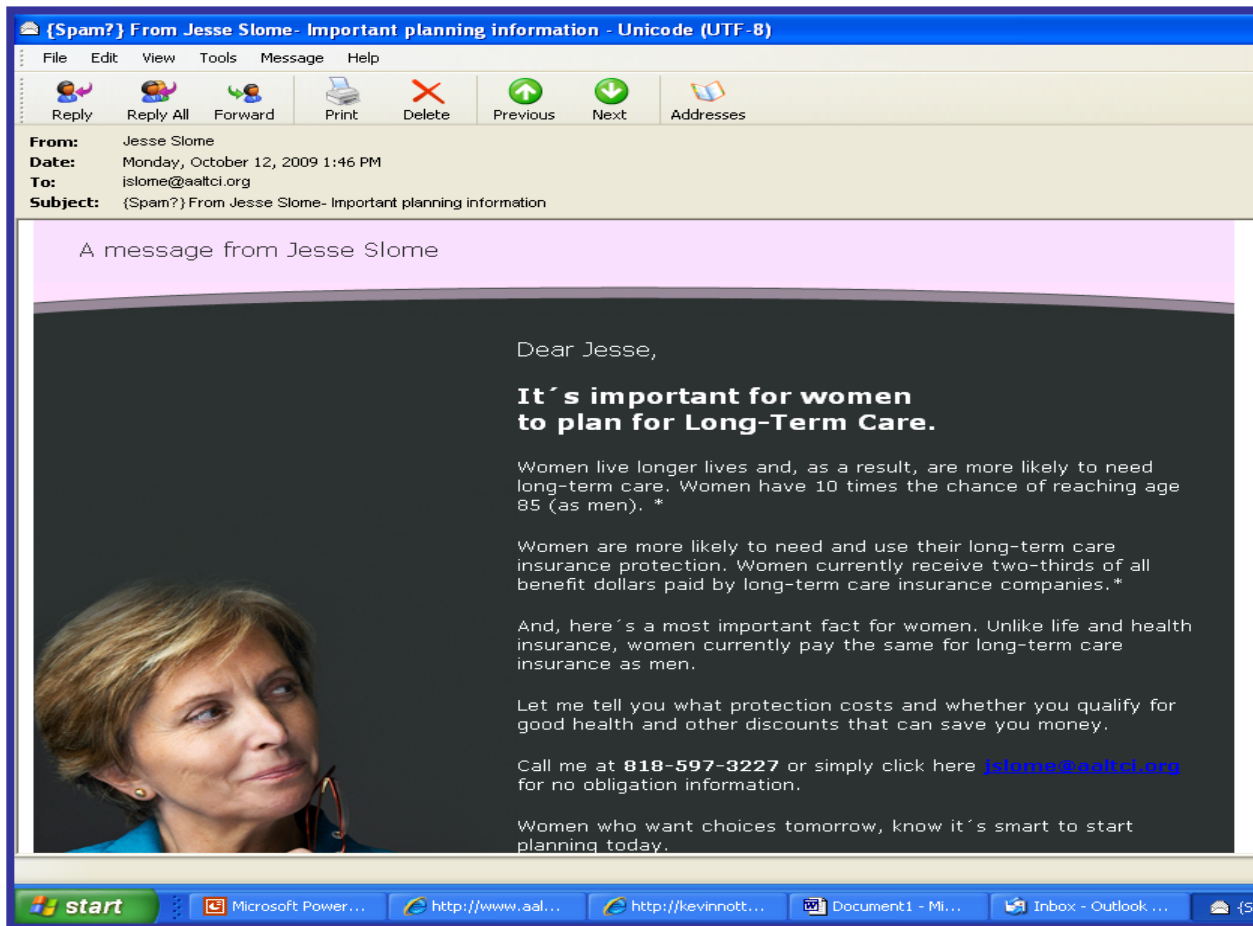
Step 2: Enter your information. A preview can be seen below after all information is entered.

start Microsoft PowerPoint http://www.aaltci.o... white cover tape - ... Inbox - Outlook Exp... Document1 - Micros... 1:24 PM

Using Your LTCi Marketing Tool Kit



Personalized – Private – Replies Go To You



Using Your LTCi Marketing Tool Kit



Your Own Public Relations Agency

AALTCI Makes It Easy For You



To Get Your Name Into Local Media

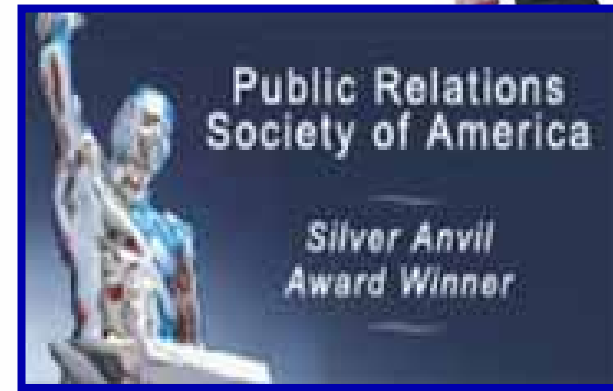
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Jesse Slome – Award Winning PR Pro

**2x Recipient of
public relations
industry's top award**

**Providing you with the
tools and tactics to get
your name in papers,
on radio ... online.**



Using Your LTCi Marketing Tool Kit



Jesse Slome – Award Winning PR Pro

Articles

Using Your LTCi Marketing Tool Kit



Publicity Tools – Your Own PR Agency

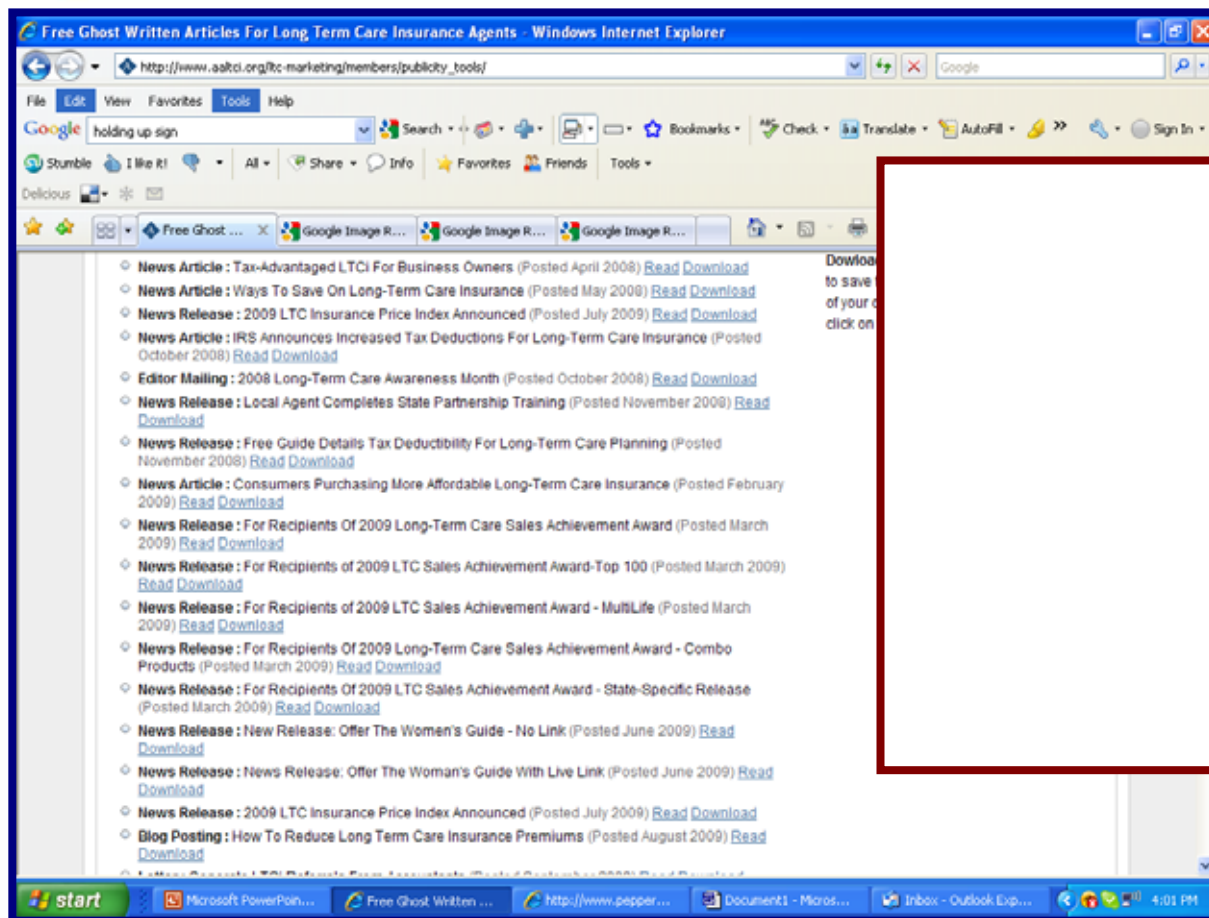
Screenshot of the American Association for Long-Term Care Insurance website in a Windows Internet Explorer browser. The page is titled "Sell Long Term Care Insurance Information Resource Center Free Marketing Tools". The user is logged in as Jesse Slome (JSlome). The main navigation bar includes links for Home, About, For Producers, For Consumers, For Media, and Contact. Below this is a secondary navigation bar with links for Membership, Marketing & Sales Tools, LTC Sales Center, Resource Center, and Events/Conferences. The main content area features a large banner for "The Long-Term Care Insurance LEARNING, MARKETING & SALES CENTER" with a call to "CLICK ON THE LINKS BELOW". Below the banner are five buttons: LTC AUDIOS, E-CARDS, EXPERTS FORUM, MARKETING TOOLS, and PUBLICITY TOOLS. On the right side, there is a "WELCOME!" section with a "LOGOUT" button, a message "You are logged in as: Jesse Slome(JSlome)", instructions to use buttons to access audios, marketing tools, and more, a "Change My Password" link, and a membership expiration notice for 11/30/0001 with a "Renew Now" link. At the bottom, there is a "Find a LTC General" button and a "Marketing" button. The Windows taskbar at the bottom shows the Start button and several open applications: Microsoft PowerPoint, Holding up sign image..., Sell Long Term Care I..., and Inbox - Outlook Express. The system clock shows 12:36 PM.



Using Your LTCi Marketing Tool Kit



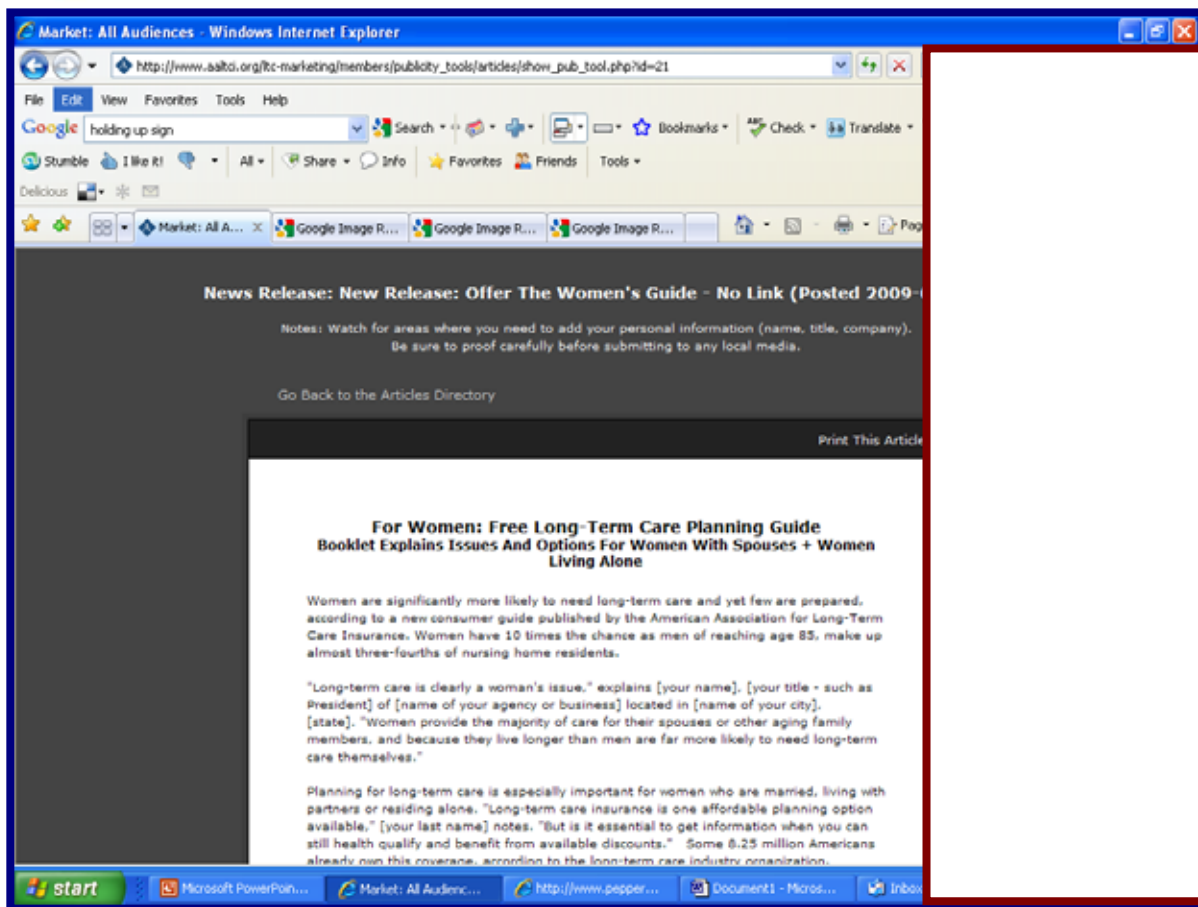
Publicity Tools – What's On The Site?



Using Your LTCi Marketing Tool Kit



Publicity Tools – We Make It Easy For You



Using Your LTCi Marketing Tool Kit



PR In 15 Minutes: Local Newspapers

Using Your LTCi Marketing Tool Kit



PR In 15 Minutes: Awards Are News



**Your local daily newspaper – the
Business editor + Who's News**

Local community papers

Chamber of commerce newsletters

**Specialty media – church and
synagogue bulletins**

Salesman excels

MACOMB TOWNSHIP — Randall Russo of Macomb Township, a long term care specialist, is a recipient of the 2009 Long Term Care Sales Achievement Award. He was recognized as the leading professional in the state of Michigan by the American Association for Long Term Care Insurance.

The award recognizes insurance and financial professionals working to meet the long term care planning needs of consumers nationwide. Russo was recognized for sales of long term care insurance protection to individuals.

For additional information, contact Russo at (586) 992-9963 or send email to randall.russo@sbcglobal.net.

Using Your LTCi Marketing Tool Kit



PR In 15 Minutes: Why Free Brochures

Free Publicity Versus Paid Advertising

12

Understanding long-term care insurance: What you need to know

By RANDALL RUSSO

The next time you gather with your friends, listen to some of the conversation. If your friends are like mine and are in their late 40s and 50s, much of the talk won't be about their children; instead the conversations will be about their parents and their long-term care issues and concerns.

Long-term care refers to a variety of services designed to help people perform some of the functions of day-to-day living and to help them remain independent. Some long-term care is aimed at providing help for people with chronic illness or cognitive impairment such as dementia. Other long-term care services may be rehabilitation as in helping someone regain function after a serious injury.

These services can be provided in a variety of settings. While families still provide most of the long-term care in the home, it can be provided in the community in adult day care centers, assisted living facilities or in nursing homes.

My friends also talk a lot about the cost of long-term care and how unprepared families can be. Most did not know the designed cost of a 2008 Medicare

that the national average for a home health aide was \$19 per hour. Should someone need five hours of care per day five days per week, the annual cost would be \$24,700.

Introduction to long-term care insurance called Long-Term Care Insurance: The Essentials.

Copies of this guide are available by calling Randall Russo, long-term care specialist, at 588-992-9963 or e-mailing randall.russo@sbcglobal.net

Randall Russo is a long-term care insurance specialist based out of Macomb Township.

Term Care Insurance: The Essentials.

Copies of this guide are available by calling Randall

There's only one way to get your name and contact info published for free.

Using Your LTCi Marketing Tool Kit



PR In 15 Minutes: Studies Are News

10 • December 2008 • SENIOR LIVING • MACOMB

Long-Term Care Insurance Price Index announced

■ Individuals able to save on protection.

A 55-year-old individual considering long-term care insurance can expect to pay \$709 per year for a base level of protection if they are married, or \$1,086 if they are single, according to the 2008 Long-Term Care Insurance Price Index published

by the American Association for Long-Term Care Insurance. The industry organization noted that costs increased about 4 percent compared to the prior year's report.

The index measures current costs for top-selling long-term care insurance policies. It offers consumers current benefit levels and current term care special value of that policy. The value of that policy is \$305,000 of protection.

Many consumers considering long-term care insurance are not aware of discounts that can significantly reduce the cost of long-term care insurance. For example, a health discount of 10 percent can be applied even if the policyholder is not yet 65 years old.

In 2007, two individuals aged 40 and 49 qualified for the preferred health discount, according to AALTCI research. The percentage reduced to 82 percent for ages 50 to 59 and just 24 percent for those who wait until they are 70 to apply, Russo said.

Most leading long-term care insurance companies offer discounts to married couples when both spouses apply. Some will offer a discount even when only one spouse qualifies for protection, Russo said. The savings can be as much as 40 percent each year.

Special discounts.

● Age 65 single - \$1,999 per year for identical coverage without the spousal discount.

For a copy of "7 Ways to Save - Strategies to Lower the Cost of Long-Term Care Insurance," call Russo at 992-9963 or e-mail randall.russo@sbcglobal.net

● Age 65 single - \$1,999 per year for identical coverage without the spousal discount.

For a copy of "7 Ways to Save - Strategies to Lower the Cost of Long-Term Care Insurance," call Russo at 992-9963 or e-mail randall.russo@sbcglobal.net

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PR In 15 Minutes: Local Radio

Start listening
Morning shows
Weekend shows
Producer (may be host)
Connect!



8 to 9 p.m.

KGFI—News, 8; Negro News, 8:15;
Auction, 8:30; Music, 8:45.
KMTR—Ballroom, 8; Garment Work-
ers, 8:30; Ballroom, 8:45.
KFI—Town Hall Tonight, 8—1 hour.
KEHE—Music, 8; Pat Kay, 8:15; Close-
Ups, 8:30; Broadway Melodies, 8:45.
KHJ—Dick Tracy, 8; Tucker's Orch.,
8:15; Russell's Orch., 8:30.
KFWB—Voice of Labor, 8; Music, 8:15;
Encore Theater, 8:30.
KNX—Cavalcade, 8; Sports, 8:30; The
Camera Speaks, 8:45.
KPSG—Evangelistic Service, 8.
KPTC—Dr. Leishman, 8; Drama, 8:45.
KFOX—News, 8; Drama, 8:30.
KFAC—Jonny Murray, 8; Baseball,
8:15.
KGER—Hoyo Orch., 8:05.
KECA—Busse's Orch., 8; Islanders, 8:30.



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PR In 15 Minutes: Local Radio

Broadcast is Harder

You Need A Hook

LTC Awareness Month is the Hook



Using Your LTCi Marketing Tool Kit



PR In 15 Minutes: Giving Good Interviews



Using Your LTCi Marketing Tool Kit



PR In 15 Minutes: Don't Overlook Online

Local Newspaper Blogs

Your Own Blog

Print isn't dead ...

But electronic is sure
growing.

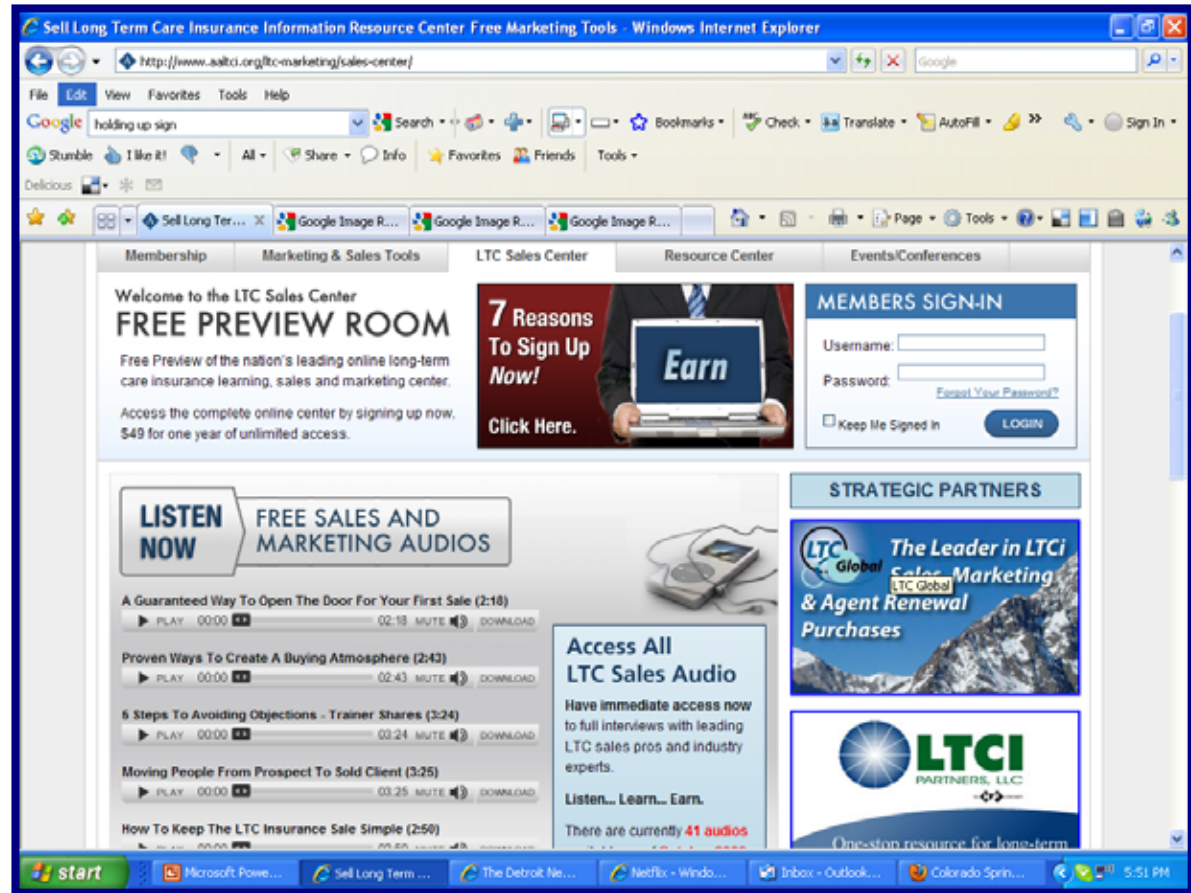


Using Your LTCi Marketing Tool Kit



We'd Appreciate Your Help

**Suggest They
Visit The Free
Preview Room**



Using Your LTCi Marketing Tool Kit



#1 Source For LTC Marketing Tools

www.aaltci.org

CLICK TO GO HOME

American Association
for Long-Term Care Insurance
Advocacy ♦ Information ♦ Education ♦ Standards

Home About For Producers For Consumers For Media Contact

Membership Marketing & Sales Tools LTC Sales Center Resource Center Events/Conferences

The Long-Term Care Insurance
LEARNING, MARKETING & SALES CENTER
CLICK ON THE LINKS BELOW

LTC AUDIOS MARKETING TOOLS

WELCOME!

You are logged in as:
Jesse Slome(JSlome)

Use the buttons to the left to access
audios, marketing tools and more

Time For Questions