**Step 1: Having the Conversation:**

Start by watching This Video:

[Having the LTC Conversation](https://p.allego.com/IUk9alc8DiRB)

[](https://p.allego.com/IUk9alc8DiRB)  
  
**Then ask your clients these 2 questions**

1. You may never need long term care, but if you did, how would that affect your family?
   1. Your Spouse
   2. Your Children
   3. Your Finances
2. If You needed care, how are you going to pay for it?

**Check out our Interactive Consumer Website:**

This interactive landing page can help you navigate the LTC conversation during your interaction, or act as a pre/post meeting tool your clients can work through at their leisure. We can also customize this landing page with all your contact info and headshot. All you have to do is ask!

[A picture containing text, grass, truck, sign

Description automatically generated](http://www.experiencecaresolutions.com/)

“There’s a 70% chance, once you turn 65, that you will need some form of long-term care. We need to setup a plan to protect against that. Let’s protect your family and your nest egg.”

**Step 2: Designing the Policy:**

**Finding the right solution starting begins with the** [**LTC Client Profile Fact Finder**](https://oasf.my.salesforce.com/sfc/p/#50000000bbUu/a/2J000000F8gu/iWIJOY1EccN.XHWki.PTwPkrDLEC6uAvxclYLsp1P1k)

**Fact Finder**

**Client Information:**

Client Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Client Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_

Gender: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Gender: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Age: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Age: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Financial information**

Employment Income: $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Social security income: $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Pension(s) income: $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Other income: $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Qualified funds: $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Non-qualified: $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Stocks & bonds: $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Life Insurance Policies Total Cash Value: $\_\_\_\_\_

NQ Annuities - List individually if more than One:

Annuity 1 Value: $\_\_\_\_\_\_\_\_\_\_\_\_\_\_ How much is gain: $\_\_\_\_\_\_\_\_\_\_\_\_\_

Annuity 2 Value: $\_\_\_\_\_\_\_\_\_\_\_\_\_\_ How much is gain: $\_\_\_\_\_\_\_\_\_\_\_\_\_

Annuity 3 Value: $\_\_\_\_\_\_\_\_\_\_\_\_\_\_ How much is gain: $\_\_\_\_\_\_\_\_\_\_\_\_\_

Annuity 4 Value: $\_\_\_\_\_\_\_\_\_\_\_\_\_\_ How much is gain: $\_\_\_\_\_\_\_\_\_\_\_\_\_

**Traditional LTC Policy information:**

Name or Carrier: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date purchased: \_\_\_\_\_\_\_\_\_\_\_

Rate increases? \_\_\_\_\_\_\_\_\_\_\_ % increase\_\_\_\_\_\_\_\_

Benefits Info:

Daily/Monthly Benefit: $\_\_\_\_\_\_\_\_\_\_ Day/Month

Benefit Period: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Days/Months/Years  
  
Total Lifetime Benefit/Pool of Money: $\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Inflation Protection: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Step 3: Designing the Right Solution/Getting a Quote:**

1. **Access our rate Calculator:** [**Click Here to use our easy rate calculator**](https://www.oneamerica.com/caresolutionscalculator/index.html)
2. **Call:** (BGA Name, Contact Name & Phone # to illustration contact)
3. **Call or email****:** Lucas Pelfrey, 844-658-3621, [LucasPelfrey.isp@oneamerica.com](mailto:LucasPelfrey.isp@oneamerica.com)
4. Reference our[**Summary of Care Solutions Products**](https://oasf.my.salesforce.com/sfc/p/50000000bbUu/a/2J000000755H/bDgzuE1VGGkvKk5bbXDZ3ayTulYkaoajYds3m2MXUo0)as an overview to the funding options by product and target marketing age range

**Step 4: Explain the solution:**

**Brief Asset Care Funding Videos:**

**\*All states other than CA**

**Single Premium Recurring Premium Using Qualified $$**

[](https://p.allego.com/IAk9ak28R0cBR)[](https://p.allego.com/MSukQjCITj1ST)[](https://p.allego.com/a2VTuDys4Dws)[](https://p.allego.com/xeFDmZn2gR32)   
 [Asset Care Single Premium](https://p.allego.com/xeFDmZn2gR32) [Asset Care Re-occurring Prem](https://p.allego.com/a2VTuDys4Dws) [Using Qualified $$](https://p.allego.com/MSukQjCITj1ST)

[Asset Care with ROP](https://p.allego.com/IAk9ak28R0cBR)

**Consumer PowerPoint and Product Guide for AssetCare:**

[](https://oasf.my.salesforce.com/sfc/p/#50000000bbUu/a/2J000000NK6d/1_CM.TAdGS71FiGFuhyyuXJHslLXXW4h1LH6SsZMVVg)Click to view and download digital PDF:

**[](https://oasf.my.salesforce.com/sfc/p/#50000000bbUu/a/2J000000AZn5/ObAmqlDeNGorNOTpqrO5yVz6BpsD7rW9OEWXM7PhpBI)**

**Sales Ideas and Consumer PowerPoint for Annuity Care:**

[](https://oasf.my.salesforce.com/sfc/p/#50000000bbUu/a/2J000000F8SO/ALXjRSaJYvu_jrdA83B2pUglWdvVnRlNHRG3sETsdFQ)

[Annuity Care Portfolio Training - Recorded Webinar](https://na60.salesforce.com/sfc/p/300000006oEE/a/0c000000HmJG/wXhfE_eCwOjqZWibTigTiOcxhwr4TutKRY6MoFgsB3w)

[Pension Protection Act FAQ](https://oasf.my.salesforce.com/sfc/p/#50000000bbUu/a/2J000000NJf8/s1jQ9d7sNKjrt_RoLMBM2rerALWjrojkBtvBRfweRsU)

[Annuity](http://www.brainshark.com/oneamerica/vu?pi=zGuzD2ShfzROVVz0) Review: Is Your Clients Annuity Where it Needs to be?

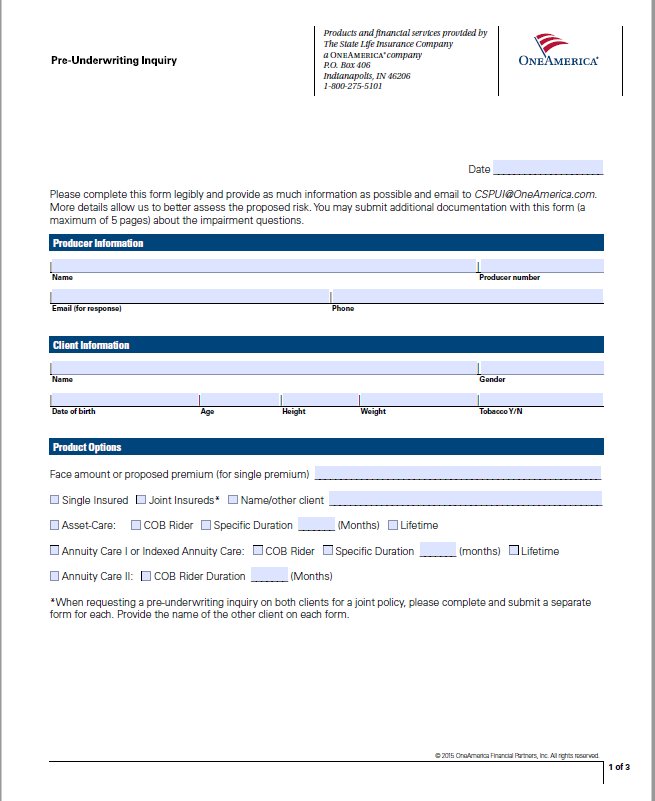
[Indexed Annuity Care Sales Idea: Lifetime Leverage Sales](https://oasf.my.salesforce.com/sfc/p/#50000000bbUu/a/2J000000NJjZ/WMZu1uCS1WQLceG4PP3er2ws4yc29o9M.uQ5gXjcN.0)

**Step 5: Explaining the Illustration:**

[Understanding the OneAmerica Illustration](https://p.allego.com/S1JHgGSB2J6A)

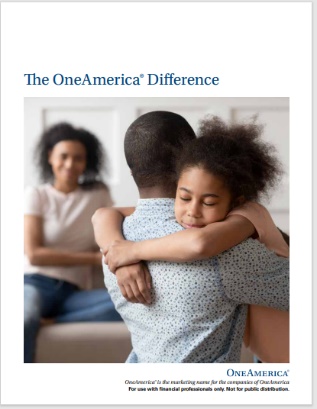
[](https://p.allego.com/S1JHgGSB2J6A)

**Step 6: (Optional) Check their Insurability:** Using our PUI form (after completion submit this to cspui.ind@oneamerica.com)

[](https://oasf.lightning.force.com/one/one.app#%3D%3D)

**Step 7: Write the application:**

1. **Access our e-Application:** [**Click Here to Access our E- A**](https://www.oneamerica.com/campaigns/Asset-Based-LTC)**pplication**
2. **Check out our e-app** [**resources: eApp Tip Sheet (I-28398)**](https://oasf.my.salesforce.com/sfc/p/#50000000bbUu/a/2J000000AfFR/PDtud0x62brEK7tb_eG2N3GJaV9Vb4nZd_SE9XFynRc) and[**eApp Prep Sheet (I-33916)**](https://oasf.my.salesforce.com/sfc/p/#50000000bbUu/a/2J000000AfNV/zLr_DeJ6Iah80oYI7Q2QMPR.S0152kECiMe7RFz6.ik)
3. **Call:** (BGA Name, Contact Name & Phone # to illustration contact)
4. **Call or email:** Lucas Pelfrey, 844-658-3621, LucasPelfrey.isp@oneamerica.com

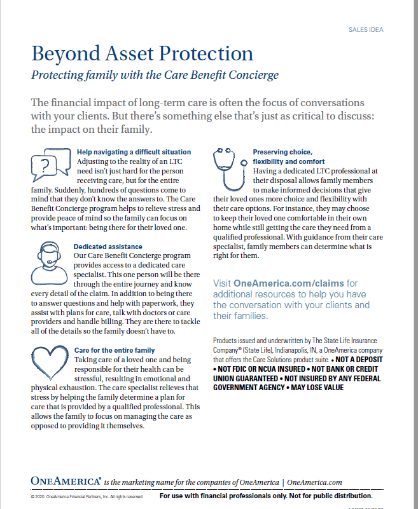
[](https://oneamerica-3.wistia.com/medias/lo65qfofee)[](https://oasf.my.salesforce.com/sfc/p/#50000000bbUu/a/2J000000Aa0T/Nk2zal_KfcB6dZKa0ucJDTQU7hY5hiagTQF3RdbZgBc)**Resources**

**OneAmerica Financials:**

[**C-26066 About OneAmerica Flyer**](https://oasf.my.salesforce.com/sfc/p/#50000000bbUu/a/2J000000AdiJ/TgqoHbeUmE2npWNwrwMpJTqw96MxPbvZjwKvNqcOixE)

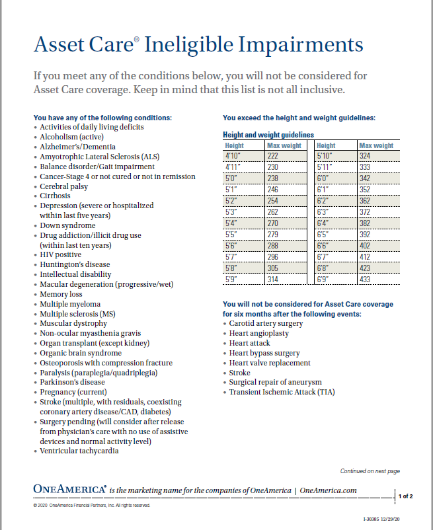
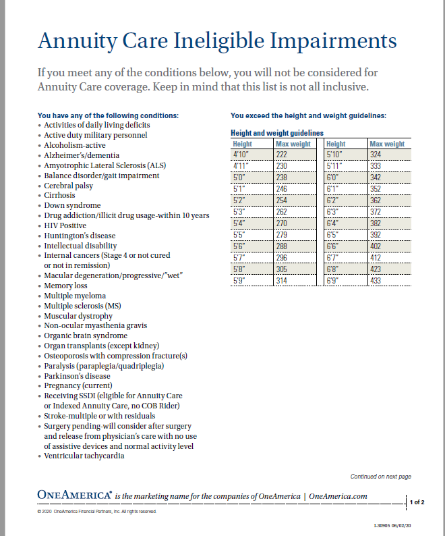
[](https://oasf.my.salesforce.com/sfc/p/#50000000bbUu/a/2J00000073ok/hgE.P1h.TCnumYUkepuuVoBVcoEcbuAZrCYne0WsTkU)[**C-26169 About State Life Flyer**](https://oasf.my.salesforce.com/sfc/p/#50000000bbUu/a/2J000000AbxW/GQJCvK9Vt0qal8O6TtXCyHKIllLRDmlzKbOGgwECXoQ)

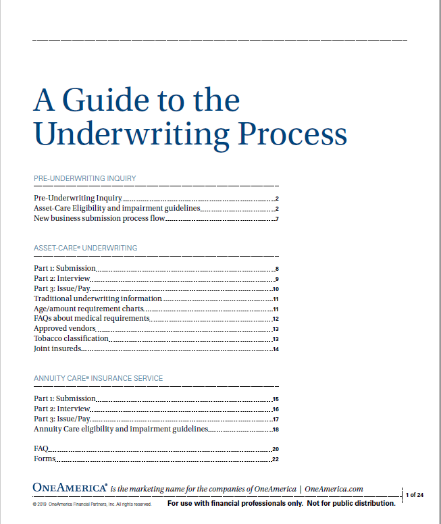
[**C-26210 Financial Ratings Flyer**](https://oasf.my.salesforce.com/sfc/p/#50000000bbUu/a/2J000000NJZA/Ao7zBsxOedJe.yUdpvOAuZiipF4vEeEybRGueJIx0e4)

[](https://oasf.my.salesforce.com/sfc/p/#50000000bbUu/a/2J000000Ahcu/JKg472RkPbxXY9jyHoevB5r8n18zbieuy8i3Oe49qVI)**Claims Concierge Resources:**

[](https://oneamerica-3.wistia.com/medias/vtcprp95jc)

**Ineligible Conditions and Health Questions:**

[](https://oasf.lightning.force.com/one/one.app#%3D) Asset Care Annuity Care UW Guide:

[](https://oasf.lightning.force.com/one/one.app#%3D)