



LTC News

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How Successful Agents Handle Multi-life Cases

Just as the reasons for purchasing an LTCi policy can vary for each person, promoting the benefits of LTCi to businesses can take some adjustments in thinking. If you know what's important to your customer, whether it's an individual or a company, you can make the sale. For multi-life, it just takes a change in what information you need to present.

Focus on the right details

Sometimes, it just takes a small shift in how you show the benefits of LTCi that make a difference. Companies prioritize information differently than individuals.

Areas that are usually of more interest to companies include:

- **Carrier worksite commitment**
Transamerica provides voluntary benefits to worksites, including life and retirement plans in addition to Long Term Care insurance.

- **Financial ratings**

Transamerica Life¹ has an A.M. Best A+ rating and a Comdex score of 93.²

- **Brand familiarity**

The iconic Transamerica logo is a recognized symbol by consumers nationwide.

- **Carrier stability/reputation**

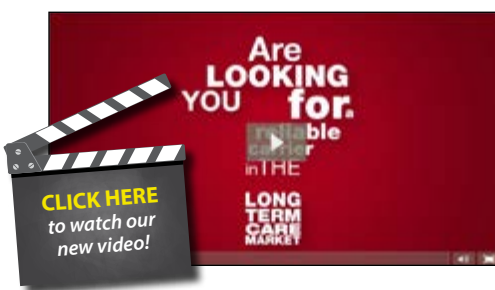
With dependable service for over a century, we've provided LTCi coverage for over 25 years.

Filter your client list

Look for companies with more than ten employees that have existing protection and savings programs; these workplaces are more open to new options. Other positive indicators include: large high tech or white collar positions; onsite access to online education and enrollment; average incomes of more than \$50,000; average age of 45 or older; payroll deduction availability.

*In NY, Transamerica Financial Life. ²Ratings reflect the opinion of the relative financial strength and operating performance of the company. A.M. Best, is a credit rating organization dedicated to serving the insurance and other financial services industries. Comdex rating as of 6/2/2014. Copies of rating reports are available at www.transamerica.com.

THINK  TRANSAMERICA NOW



SCROLL DOWN



Success story

Whether the company has 10 or 10,000 employees, it's possible to help fulfill a successful enrollment. Here's a current example:

Small worksite: engineering firm with 31 employees. Company is offering 11 executives an employer-funded plan and 20 employees a voluntary plan. Projected participation was 11 people, but with three weeks left in its 60-day enrollment period, we've received 23 applications with \$30,000 in premium. The agent hosted webinars to provide education

after attending some of our multi-life focused training (for information on upcoming sessions, visit <http://taltcevents.fugent.com/home/events.asp#tabs>, password: Training).

We're here to help

With a **dedicated multi-life website** and phone (**866-475-6925**) staffed with professionals committed to multi-life, we're here to help ensure successful enrollments.



Help Protect Your Middle-Income Clients with Transamerica Secure®

Chances are, your clients would appreciate the benefits of LTCi, but are under the impression that it's just not in their budget. That's why we created Transamerica Secure. It just made sense to create a pre-packaged, full-featured, stand-alone product that not only helps the majority of working families, but has premiums lower than they may expect.

With rates as low as \$100 per month for couples,¹ Transamerica Secure is an excellent choice for both individual and multi-life sales. Plus, it demonstrates the four pillars that your clients look for in LTCi: choice, protection, stability, and trust.

Choice

With an easy-to-understand Pool of Money plan design, your clients pick their Policy Maximum Amount from three levels (\$50,000 | \$100,000

| \$150,000)², or choose their own from \$50,000 - \$215,000. With one checkmark, your clients get the coverage they want.

Transamerica Secure eliminates the need to pick and choose from a long list of individual optional features. Not only does Transamerica Secure include all our standard benefits, we also included the popular riders that our consumer research showed were most important to middle-market consumers, such as Shared Care and Monthly Benefit.

Protection

Transamerica Secure offers all the comprehensive benefits you want to see in a stand-alone policy, including:



- Cash Benefit with 0-Day Elimination
- Remain at Home Benefit with 0-Day Elimination
- Home Care & Adult Day Care Benefit with 0-Day Elimination
- Accident Benefit
- Shared Care Benefit Rider for Couples
- Monthly Benefit Rider
- Care Coordination

¹Transamerica Secure for Alabama for couple age 40, includes spouse/partner applying discount of 30%.

²In MA, MD, and OR the fixed plans are 55K, 110K, and 150K.



- Step-Rated Benefit Increase Option Rider (optional with Freedom to Choose plan)
- Return of Premium Upon Death Before Age 67

Stability

Transamerica Secure is not a pared-down product. It's built on the same TransCare® II and TransCare® III

platforms you're familiar with — and these TransCare products are still available for clients who prefer more customized LTCi solutions.

Trust

Most important, this stand-alone plan is backed by the strength of Transamerica Life:

- \$514 million premium in force³

- Ranked as one of the top 10 Long Term Care insurance companies by lives protected⁴
- Paying over \$1.7 million per business day in claims³
- Nearly \$2.5 billion in claims to date⁴
- A strong reputation for service

³Internal data from Transamerica Long Term Care, June 2014.

⁴Market Share - Covered Lives (data from 2011 LTCi Experience Report), American Association for Long-Term Care Insurance, 2012-2013 AALTCI Sourcebook.



New Multi-Life Enrollment Materials Available

In our last newsletter we introduced you to some new materials for generating leads and presenting to employers.

We've also added several new marketing pieces to our extensive series of enrollment materials, all prominently branded with the Transamerica name and iconic tower.

As with most of our multi-life materials, many of these new pieces can be customized and co-branded with logos, contact information, enrollment dates, and applicable discounts using *Transamerica's exclusive online marketing tool TransBuilder*.

These new materials are all available today on the **Agent Resource Center**. You can **see samples of these materials** and **view a list of all our enrollment materials**.

Here's a list of just of some of our newest enrollment materials

that can help you succeed with Transamerica's multi-life programs:

Educate the Buyers

- *Thinking about tomorrow? Think Transamerica now.*

An **enrollment meeting flyer** to place in chairs at an employee meeting. Provides a snapshot of needs, standard benefits, discounts, and additional benefits. Comes in both TransCare® II and Transamerica Secure® versions.

- *Shared Care Benefit Rider*
A **benefits flyer** to promote interest in our rider that lets couples share benefits if one of their policies is exhausted. Ideal for worksites, since this benefit is actually built in to our Transamerica Secure® policy.
- *Cash Benefit for At-Home Assistance*
A **benefits flyer** that speaks to the flexibility of our policies to meet different needs in a way that best serves the policyholder.

- *Care Coordination*

An **informational flyer** that communicates how an LTC need may lead to difficult decisions, and how policyholders have an option to use one of our expert care coordinators to help.

- *Help Protect Your Retirement Income with LTCi*

A **financial protection flyer** that outlines the funding options available for LTC.

Remember, you're not too small for multi-life! Read some tips that can lead you to just the right prospects **here**.

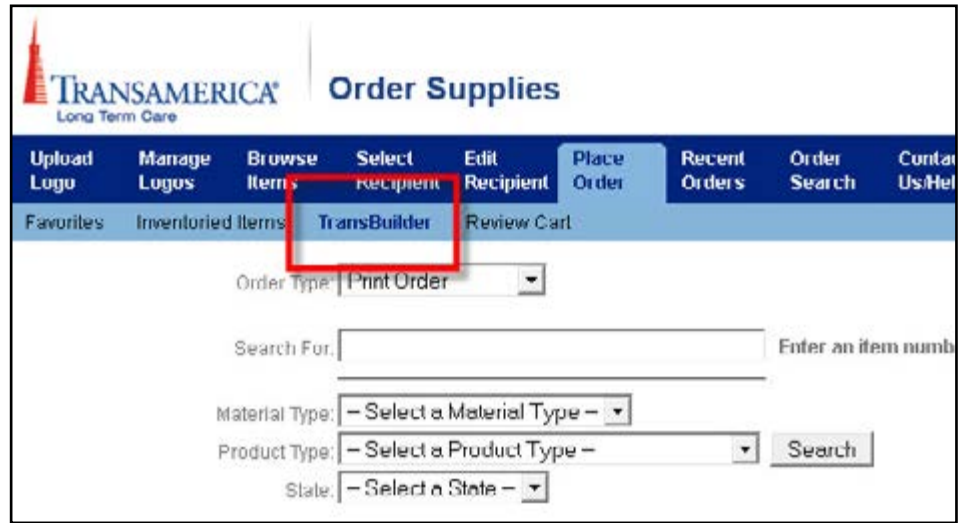
Find Additional Resources

Our dedicated multi-life website **mladvantage.com** is a great place to brush up on sales tips, processes, and support material. To discover a trove of information and materials, click on the **Resources** tab at the top of the page.



Where is TransBuilder?

TransBuilder – our simple tool for customizing materials with your own information – is located in the “Order Supplies” area on the **Agent Resource Center**. Just select TransBuilder on the navigation bar to get started.

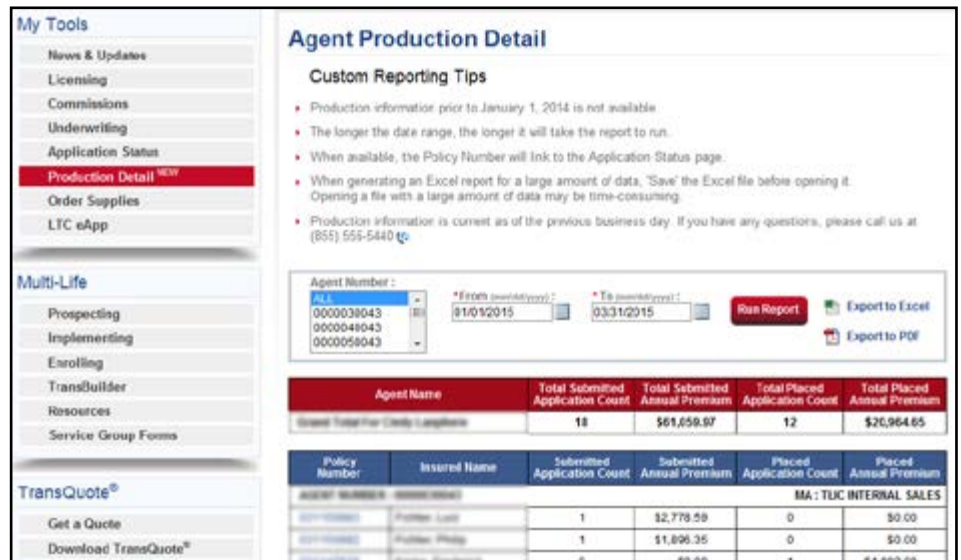


NEW! Production Detail Reporting Now Available

There’s great news for writing agents/producers who want a convenient, quick way to review their Transamerica LTC application production details. We’ve added a new Production Detail function to our **Agent Resource Center**.

The Production Detail report will provide you with:

- The number of applications submitted and their total annual premium.
- The number of applications placed and their total annual premium.



Agent Production Detail

Custom Reporting Tips

- Production information prior to January 1, 2014 is not available.
- The longer the date range, the longer it will take the report to run.
- When available, the Policy Number will link to the Application Status page.
- When generating an Excel report for a large amount of data, "Save" the Excel file before opening it. Opening a file with a large amount of data may be time-consuming.
- Production information is current as of the previous business day. If you have any questions, please call us at (855) 555-5440.

Agent Number: *From (month/year): *To (month/year):

Agent Name	Total Submitted Application Count	Total Submitted Annual Premium	Total Placed Application Count	Total Placed Annual Premium
Edward Todd (New Castle) Longshore	18	\$61,659.97	12	\$26,964.65

Policy Number	Insured Name	Submitted Application Count	Submitted Annual Premium	Placed Application Count	Placed Annual Premium
MA: TLIC INTERNAL SALES					
0000000000	Frankie Lutz	1	\$2,779.59	0	\$0.00
0000000000	Frankie Philip	1	\$1,896.35	0	\$0.00
0000000000	Frankie Longshore	0	\$0.00	1	\$4,889.06

You have the ability to export the report to Excel or create a pdf file to save or print. You can even select a specific date range to customize your report. (Please note that data prior to 2014 is not available.)

For even more functionality, the report is linked to our Application Status page to enable you to dive down and easily review additional details.

The Production Detail report can be accessed only by writing agents by using their agent number/numbers on file. To begin using this useful new tool, **log in to our Agent Resource Center** and click Production Detail.



Memorial Day Office Closure

The Transamerica LTC administrative offices will be closed on Memorial Day, Monday, May 25. Regular phone and email coverage will resume on May 26.

Have a nice holiday!



Useful Links: [Agent Materials eKit](#), [Agent Resource Center](#)

Long Term Care insurance underwritten by Transamerica Life Insurance Company, Cedar Rapids, IA, and, in New York, Transamerica Financial Life Insurance Company, Harrison, NY. Products may vary by state.

For Agent information only. Not for public distribution.

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