



Isn't it about Time...
You Make Money by
Marketing

Multi-Life LTCL

Identify the Client



- Associations
 - Affinity Groups
 - Professional Organizations
 - Corporations
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Associations & Affinity Groups

- Your own memberships
 - Memberships of your family members and friends
 - Unions, banks, credit unions
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Professional Organizations

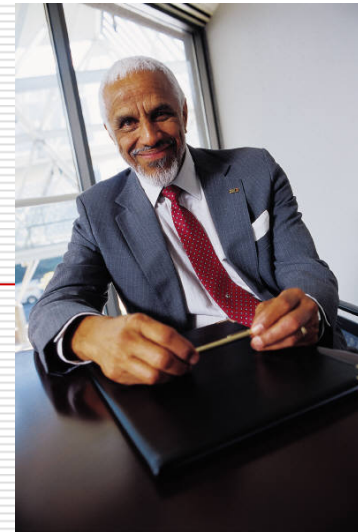


- Your own doctor, attorney, CPA

- Clubs and trade groups



Corporations



- Ask your clients,
'Do you own your own business?'
 - Look for common interests
 - Identify organizations that are familiar to you
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Corporations



- 'Drop-by' the businesses you frequent
 - Discuss with your own doctor, attorney, CPA
 - Visit your local Chamber of Commerce
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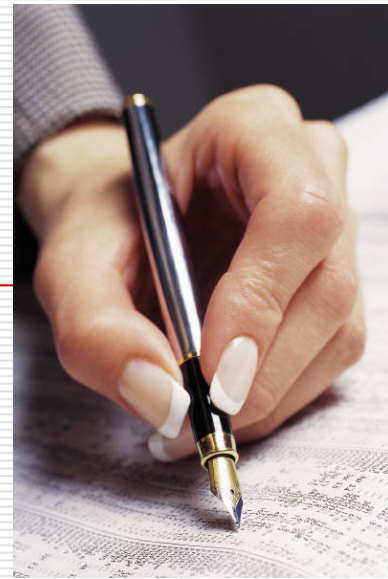
Benefit Specialists-Teaming Up



- Establish Credibility—Create a 'bio'
 - Offer to sign a non-compete, non-disclosure agreement
 - Discuss compensation: split cases, commission sharing, referral fee
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Prepare

- 'Did you Know'
- Create a sales presentation
- Sample rate sheets
- Understand tax ramifications-but don't try to practice law



Tax Advantages for Business

'C' Corporation



- Premium is generally deductible as a business expense
 - Premium is not imputed as income to the employee
 - Benefits are not taxable
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Self Employed, 'S' Corporation, LLC, Partnership:

- 100% of eligible premium for 2%-or- more owner & spouse is deductible as a business expense
- 100% of premium is deductible for employees
- Premium is not imputed as income to employees
- Benefits are not taxed



Plan Design Decisions



- Individual vs. Group coverage?
 - Discounted Product?
 - Guaranteed, Modified or Simplified Underwriting, or Guaranteed to Issue?
 - Benefits?
 - Limited choices of benefits?
 - Buy-up options?
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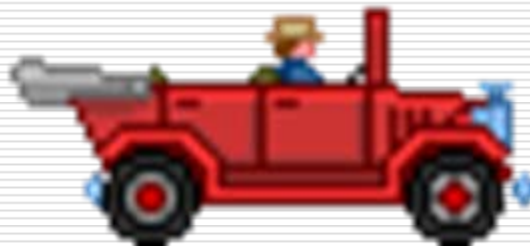


Hot Buttons

- Tax deductibility
 - Accelerated Payment Options
 - Retirement Planning
 - Emotional Issues
 - Experience of Decision-Maker
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Dealing With Centers of Influence

- Accountant
- Consultants
- Who is making the decision?
- Uninsurable owner?
- Interest in an Executive Carve-Out



Who will Pay?



- Employer-Paid
 - Executive Carve-Out
 - Voluntary
 - Not available as a Section 125 (Cafeteria Plan) benefit
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How will premium be paid?

- Payroll deduction
- Direct Billing
- Split Billing



Enrollment Strategy



- Analyze demographics
 - Size of case
 - Employer commitment, buy-in
 - State licensing
 - Communications
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Reap the Rewards for Time Well Spent working with Multi-Life LTCI!

