



## **sales ideas** | make it attainable. make it flexible. make it easy.

Transamerica Long Term Care makes it easy for you yet again by providing three new ways to sell TransCare® II. In this time of transition within the LTC industry, these ideas can help you focus your clients on coverage they can count on. With Transamerica you are already working from a strong foundation; what these new sales ideas are designed to do is provide suggestions on how to target customers who are concerned with securing the right amount of coverage at a price they can afford today. These suggestions introduce ways to capitalize on what already makes TransCare® II great and close the deal. In all three scenarios one thing is clear: TransCare® II can help give your clients the confidence and security they are looking for at a price they can afford.

### **TARGET MARKET**

These sales ideas introduce three ways to position TransCare® II to clients who understand the effects of inflation and the rising costs of Long Term Care. They want a plan they can afford today with an eye towards the future, yet because of budget constraints they may feel that the coverage they want is out of their reach.



#### **sales idea** | “immediate benefit protection today”

STARTING WITH A LARGE DAILY BENEFIT TODAY AT A LOWER COST THAN COMPOUNDING



#### **sales idea** | “step-rated Compound Benefit Increase Option”

BUYING COMPOUND GROWTH AT A LOWER INITIAL COST



#### **sales idea** | “deferred Compound Benefit Increase Option”

SECURING COVERAGE TODAY WITH THE OPTION TO INCREASE BENEFITS IN THE FUTURE

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## sales idea | immediate benefit protection today

Adding a Compound Benefit Increase Option (CBIO) is a great way to help your client's policy keep up with increasing costs. But what do you do when your client is concerned about the cost associated with a benefit increase option?

Consider offering a plan that provides a larger daily benefit for a shorter benefit period. It's a great way to provide immediate protection with the confidence of knowing the exact size of the benefit pool of money.

*Starting your clients with a large daily benefit can offer them more protection today at a lower cost than waiting for that benefit to grow with traditional compounding.*

Let's look at what a \$400 maximum daily benefit with at a 2 year benefit period could do for your client today. This would give them a \$292,000 total benefit pool of money for a lower premium than a policy with a traditional CBIO rider. A plan design that provides a larger daily benefit for a shorter duration could help you close more sales and offer your clients the protection they lack.

**HELP PROTECT YOUR CLIENTS, STAY WITHIN THEIR BUDGET  
CLOSE THE SALE**

## consider this...

Bob, age 57 and Sue, age 55 want help protecting their assets and family from the financial toll of a long term care event. They are in good health and want an affordable plan to help protect them today and in the future. They were shown a proposal for Long Term Care insurance with a compound benefit increase, but looked at the price and decided Long Term Care insurance wasn't affordable for them.

Their Transamerica Agent took a different approach and showed them a new design providing a larger daily benefit today computed with a shorter benefit period. They really liked knowing exactly what their benefit protection would be.

*They chose the plan design providing them insurance protection within their budget and their Transamerica Agent closed the sale.*

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## sales idea | step-rated CBIO

In today's turbulent economic times, your clients are looking for certainty. Working with a company that can help provide your clients with solutions for LTCi needs while staying within their budget is worth talking about. Transamerica's Step-rated Compound Benefit Increase Option (CBIO) may be the right answer for many of your clients, providing affordable cost, flexibility and benefit growth.

*The TransCare® II Step-rated CBIO is an affordable way to add 3% or 5% inflation protection to policy benefits on a "pay as you go" basis.*

The Transamerica Step-rated CBIO "steps up" each policy anniversary, increasing the daily benefit amount and the premium, but since premiums are determined based on age at purchase, an applicant can take advantage of current age and health status while helping to maintain control over future premium costs and benefits.

### STEP-RATED COMPOUND BENEFIT INCREASE OPTION

- Benefit increases based on current year's daily & benefit pool amounts
- If all increases are accepted, benefits grow at the same rate as regular CBIO
- Lower initial premium payments than traditional CBIO
- Accumulated savings could cover additional years of the step up in premium payments
- Not available in Worksite

**Click here to learn more about  
TransCare® II inflation protection options.**

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### consider this...

Kathy and Ted are taking care of Ted's parents and know they want a plan in place for their own future that doesn't rely entirely on their children. Ted recently started his own business and he expects his income to steadily rise in the coming years. Step-rated CBIO gives them an affordable starting premium now, with steady growth that they can monitor and fund as their income rises. If Ted's business has a down year, they can decline the benefit increase that year while retaining the right to accept the next year's increase. Transamerica's Step-rated CBIO rider has the perfect balance of affordability and future benefit growth to help solve Kathy and Ted's needs.

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## sales idea | deferred CBIO

Your clients look to you to help them prepare for the future. While many of them want certainty of protection now, they may also want the flexibility to increase their benefits later. But what if the cost of traditional Compound Benefit Increase Options (CBIO) is outside your client's budget right now?

Everyone needs a plan for the future - especially in uncertain economic times. That's why Transamerica Long Term Care offers the Deferred Benefit Increase Option. It enables you to offer your client the confidence of protection today while retaining the option to add a benefit increase option rider to their policy later. This benefit is included in our standard product and requires no additional premium.

*We will ask your client on the 1<sup>st</sup>, 3<sup>rd</sup> and 5<sup>th</sup> anniversary of their policy if they would like to add a Benefit Increase Option Rider to help their policy keep pace with inflation.*

### DEFERRED Compound Benefit Increase Option

If no other benefit increase option is chosen TransCare® II policies include the Deferred Benefit Increase Option.

- 90 days before the 1<sup>st</sup>, 3<sup>rd</sup> and 5<sup>th</sup> anniversary we will send you and your client a letter with an offer to add a CBIO rider to their policy
- No new underwriting required, and rider is priced at attained age
- Perfect opportunity to contact your clients and discuss any life and financial changes. Target this as a policyholder "insurance check-up"
- First year commissions paid on the rider when it is added

### consider this...

To help protect their family, Chris and Pat want to buy LTC insurance. They know they want inflation protection on their policies to keep up with the rising costs of Long Term Care, but they still have 2 years left on their home equity loan. They want to take advantage of their age and good health to lock in coverage now. In 3 years, when their loan is paid off, they can afford more. Because the Transamerica TransCare II policy allows them to defer the additional cost of a CBIO rider, Chris and Pat are comfortable making the decision to buy a policy now.

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