

LTC Insurance Marketing Messages for Engaging Worksite Clients

The following messages are approved for LifeSecure appointed agents to use when communicating with worksite clients via email or letter. Please contact your Worksite Sales Specialist for assistance.

Instructions:

❖ **Select message(s) from the following pages.** Copy and paste text onto your letterhead or in the body of a new email message, including footnotes.

❖ Include “**LIFESECURE INSURANCE COMPANY**” and the **LifeSecure logo** (copy elements from the header of this document, then paste into your document).

❖ **Include this mandatory disclaimer text** at end of your communication:

Underwritten by LifeSecure Insurance Company – New Hudson, MI. LTC insurance policies have exclusions and limitations. Refer to the Outline of Coverage. This is an insurance solicitation. An agent may contact you. Product may not be available in all states. LifeSecure and the logo are trademarks of LifeSecure Insurance Company.

❖ **Add a “call-to-action” statement.** Here are a couple of suggestions:

- Do you have time on [DAY] to talk about how LTC insurance can help your business?
- Let’s talk soon about how LTC insurance can strengthen your benefit offerings.

❖ Based on the state(s) where your communication(s) will be sent, **include the correct Form # and the correct Policy Form Series # corner.** See chart below:

States	Form # (add to lower left corner)	Policy Form Series # (add to lower right corner)
AL, AK, AR, CO, GA, ID, IL, IA, KS, KY, LA, ME, MD, MA, MI, MN, MS, MO, NE, NV, NH, NM, NC, OH, OK, OR, PA, RI, SC, TN, TX, UT, VT, VA, WA, WV, WI, WY	ICC19-LS-LTC-0332	Policy Form Series #: ICC17-LS-LTC-0006
AZ, CT, DE, DC, HI, MT, NJ, ND, SD	LS-LTC-0332	Policy Form Series #: LS-LTC-0006

MESSAGE #1

LIFESECURE INSURANCE COMPANY



Leveling the Playing Field (for small businesses)

Are your workplace benefits keeping up with the competition?

Businesses are going beyond traditional offerings to build benefit packages as diverse as today's workforce, which can help boost outcomes in areas like retention, recruitment and job satisfaction. That's because employees are demanding choice and flexibility in their benefits, especially with products that can help plan or improve their financial well-being.

If you're looking to gain a competitive edge, now is a great time to consider adding benefit solutions like LifeSecure's worksite Long Term Care Insurance (LTCI). In fact, industry experts have even pegged LTCI as an emerging product, predicting the number of employers offering LTCI to double in the next few years¹.

¹ Emerging Trends: Voluntary Benefits and Services Survey, Willis Towers Watson, 2018.

Underwritten by **LifeSecure Insurance Company – New Hudson, MI**. LTC insurance policies have exclusions and limitations. Refer to the Outline of Coverage. This is an insurance solicitation. An agent may contact you. Product may not be available in all states. LifeSecure and the logo are trademarks of LifeSecure Insurance Company.

MESSAGE #2

LIFESECURE INSURANCE COMPANY



What is Long Term Care?

Long term care (LTC) is the assistance a person may need with the basic activities of daily living – such as eating, bathing, and dressing. It can also include supervision at home or in a nursing facility to protect a person’s health and safety. The need for long term care can develop from things such as an accident, illness, stroke, or chronic conditions such as Alzheimer’s, dementia, and Parkinson’s.

LTC services are not typically covered by health insurance, Medicare or long-term disability insurance. Medicaid can cover LTC services, but only for those who meet strict state-specific poverty guidelines. Without an LTC plan, families are often left to pay significant out-of-pocket costs or rely on relatives and friends to provide care – which can quickly deplete a lifetime of savings and drastically impact their financial, physical and emotional well-being.

This is where LTC insurance can step in. Offering coverage can help protect your employees’ finances and provide them with peace of mind. By putting a plan in place now, they can feel more confident that their savings and retirement will be protected, and that they’ll have options for care should they need it.

Underwritten by **LifeSecure Insurance Company – New Hudson, MI**. LTC insurance policies have exclusions and limitations. Refer to the Outline of Coverage. This is an insurance solicitation. An agent may contact you. Product may not be available in all states. LifeSecure and the logo are trademarks of LifeSecure Insurance Company.

MESSAGE #3

Make Long Term Care Insurance Part of Retirement Planning

Today's workers are stressed about their finances. That's why workplace benefits have been trending toward improving the financial wellness of employees, from short-term solutions to achieving long-term goals like retirement².

Specifically, when it comes to retirement, three out of every four workers are anxious about not having enough money to live comfortably during retirement, while more than one-third lack the confidence that they'll be able to retire at all, according to a recent study³.

Have you considered how adding Long Term Care Insurance (LTCi) to your workplace benefits can help provide your employees with answers to their retirement questions?

With LTCi, your employees will have peace of mind knowing that they have a plan in place to help cover possible long-term care needs, which will leave their retirement savings to provide for daily living expenses and other activities in their later years.

² 2019 Employer Approaches to Financial Wellbeing Solutions Survey, Employee Benefit Research Institute

³ 2017 Financial Security National Survey of Private Sector Employed Adults, AARP

Underwritten by **LifeSecure Insurance Company – New Hudson, MI**. LTC insurance policies have exclusions and limitations. Refer to the Outline of Coverage. This is an insurance solicitation. An agent may contact you. Product may not be available in all states. LifeSecure and the logo are trademarks of LifeSecure Insurance Company.

MESSAGE #4

LTC Insurance isn't Just for Older Adults

One of the most common myths about long term care insurance (LTCi) is that only older adults need to consider coverage. Don't let this misconception stop you from adding LTCi to your workplace benefits package; Doing so can help employees of all ages, now and in the future. In fact, the average LTCi applicant is in their mid-to-late 50s.⁴

Age and health make a big difference when getting LTCi — and putting it off can be a costly mistake. In general, the younger & healthier you are:

- The lower your premium will be
- The more likely you may be insurable (based on underwriting criteria)

Also, accidents and illnesses can happen at any age and can include the need for extended personal care. Offering solutions like LTCi now can help your employees protect their finance futures, provide peace of mind, and provide care options whenever they're needed.

⁴ 2019 Long-Term Care Insurance Statistics, American Association for Long-Term Care Insurance

Underwritten by **LifeSecure Insurance Company – New Hudson, MI**. LTC insurance policies have exclusions and limitations. Refer to the Outline of Coverage. This is an insurance solicitation. An agent may contact you. Product may not be available in all states. LifeSecure and the logo are trademarks of LifeSecure Insurance Company.

MESSAGE #5

LifeSecure takes the work out of worksite benefits

You don't need endless resources or a big HR department to add long term care insurance (LTCi) to your benefits package. Offering LifeSecure's LTCi is easier than you think – they take the work out of worksite benefits with:

- Coverage that's easy to explain and understand – just four straightforward plan options
- Customizable marketing content and a communication plan to help educate your employees
- Easy enrollment with online applications
- Simple online administration – plus LifeSecure works directly with your benefits administrator to set up billing and payment

Let me show you how LifeSecure's worksite tools can make life easier for you and your team.

Underwritten by **LifeSecure Insurance Company – New Hudson, MI**. LTC insurance policies have exclusions and limitations. Refer to the Outline of Coverage. This is an insurance solicitation. An agent may contact you. Product may not be available in all states. LifeSecure and the logo are trademarks of LifeSecure Insurance Company.

MESSAGE #6

Look No Further! Affordable "Stand-Alone" Long Term Care Insurance for your Employees

It can be hard to come by carriers that are dedicated to stand-alone long term care insurance (LTCi). Luckily there's LifeSecure Insurance Company.

LifeSecure specializes in worksite LTCi. They take a streamlined approach to LTCi, which creates a worksite benefit that's easy to understand, simple to offer, and flexible enough to meet the needs of a wide range of employees. Here are a few key features of LifeSecure's worksite LTCi:

- Available to as few as 10 employees, a great offering for employers of any size
- Simplified issue for employees and an actively at work spouse, which helps your team experience an easier application process and get coverage more quickly. LifeSecure has some of the fastest turnaround times in the industry!⁵
- Several enrollment options, including executive carve outs for key employees

I encourage you to take a look at LifeSecure to see how adding LTC insurance to your employee benefit plan can help your business.

⁵ Broker World, 2019 Milliman LTCi Survey, July 2019

Underwritten by **LifeSecure Insurance Company – New Hudson, MI**. LTC insurance policies have exclusions and limitations. Refer to the Outline of Coverage. This is an insurance solicitation. An agent may contact you. Product may not be available in all states. LifeSecure and the logo are trademarks of LifeSecure Insurance Company.