Psst...

November is LTC Awareness Month
Start a conversation!

Resource Guide
November is LTC Awareness Month

Spreading the Word

November is the month to increase awareness about the need for Americans to plan for their long term care (LTC) needs. November is also Alzheimer’s Disease Awareness Month.

Starting conversations with clients and prospects to think through potential LTC needs and options may help them initiate constructive conversations with their loved ones. These conversations can help them evaluate how their own or a loved one’s LTC needs might impact their own financial security, and other aspects of their lives.

Often people don’t take action until something happens to a loved one. Delaying conversations about such important topics like aging, health and money until a crisis hits puts everyone at a disadvantage. Being short on time with heightened emotions can lead to uninformed decisions.

That’s why Long Term Care (LTC) Awareness Month is so important. It’s a great opportunity to start this important discussion.

- Fewer than 3% of American adults have purchased a long-term care insurance policy.¹
- The 85+ population is projected to increase from 5.7 million in 2011 to 14.1 million in 2040.²
- One in eight people age 65 and older (13 percent) has Alzheimer’s disease.³
- At least 70 percent of people over age 65 require some type of LTC in their life time.⁴

¹ May 06, 2013 Mary Pickett, M.D., Faculty Editor, Harvard Health Publications http://www.health.harvard.edu/blog/few-plan-for-long-term-care-though-most-will-need-it-201305066195
² Department of Health & Human Services, A Profile of Older Americans 2012 http://www.aoa.gov/AoARoot/Aging_Statistics/Profile/2012/docs/2012profile.pdf
³ 2012 Alzheimer’s Disease Facts and Figures
⁴ 2013 Medicare & You, National Medicare Handbook, Center for Medicare and Medicaid Services
November is LTC Awareness Month

**Producer Benefits**

Producer business is built on relationships and becoming a trusted resource in the community for LTC planning. LTC Awareness Month creates a perfect opportunity to educate the public on the importance of planning ahead for their LTC needs.

Utilizing the tools in this guide, will help:

- Strengthen relationships with existing clients by encouraging them to share this important message with friends, family and neighbors.
- Share a positive message about LTC planning via local media.
- Create opportunities to meet with prospects who have either withdrawn their applications or policies, or have not yet made a decision to purchase a policy.
- Build a referral network with other local professionals.
- Identify new target markets.
- Letters, Postcards and Advertisements
- By-Lined Articles and Press Releases
- Telephone Outreach and Letters
- Letters, Meetings and Events
- Current Client List

Saving for LTC expenses is just as important as saving for retirement. Producers should focus prospecting efforts, consider selecting one or two markets and learn what works best.
November is LTC Awareness Month

What’s Next?

The LTC Awareness Month campaign consists of three phases. Each includes several approaches to reach a variety of consumer and target audiences.

Phase 1: Producer Awareness

Learn more about available tools via Bulletins, the LTC Sales Center and more.

Phase 2: Producer Preparation

Use the tools and resources to prepare for LTC Awareness Month.

Phase 3: Consumer and Media

Benefit from efforts and the awareness generated by a multi-media press release distributed by Genworth.
Phase 1: Producer Awareness

Marketing Directed

The following activities and materials will be initiated by Genworth Marketing to help drive producer awareness for LTC Awareness Month.

**SOURCE**

**ON-LINE**

**ENGAGEMENT**

**Banner:** Will connect to the LTC Sales Center where key materials for LTC Awareness Month can be found.

**Bulletin:** This is the announcement for long term care awareness month and the tools that can be used to help educate consumers.

**Sales Center:** Materials will be posted on LTC Sales Center, which provides a snapshot view into available resources.

**Awareness Producer URL:** This URL is a producer view of Let’s Talk which includes a page for LTC Awareness resources.

**Letters:** These can be used with consumers, prospects, organizations, the media and more.

**Kiplinger's Article:** Genworth sponsored an ad in Kiplinger. Reprints will be available as a PDF and in print.

**Workshops:** Many consumer-focused workshops will be available on the LTC Sales Center.
Phase 2: Producer Preparation

Current Clients

Materials & Activities for Producers to Use

**Reconnect with existing clients** through email, phone, or mail.

- Remind your clients of the value of having LTC insurance.
- Ask if they have any family members you should be educating.

**Consider hosting a workshop for neighbors.** Producers may be surprised to discover how many of their neighbors don’t really understand what they do and would benefit from knowledge on planning for LTC. It always helps if the information comes from someone they know and trust.

**Hosting a client appreciation event** helps the producer create an opportunity to cross-sell, and an opportunity for prospecting if invited guests bring a friend or relative.

**Letter:** A letter asking the client to host a get-together for family, friends and neighbors where producers can speak briefly about LTC planning.

**Brochure and Postcards:** A brochure on building a retirement strategy and two awareness-building postcards.

**Article Drip:** Each article will help increase awareness around the need to plan for LTC.

**Websites:** There are a number of educational websites that can be used with consumers.
Phase 2: Producer Preparation

Prospecting

Materials & Activities for Producers to Use

The key to increasing business is to continually meet new people who could benefit from the protection of a LTC insurance policy.

Using LTC Awareness Month as a conversation starter will give a reason to reach out to new prospects and may help add a sense of urgency to your communications.

Producer Idea

Put together a list of prospects from the past year who didn’t close. Select people to call each week.

- Refresh their memory of the meeting and remind them that they had decided not to move forward with an LTC insurance policy.

- Explain that November is LTC Awareness Month, and is a great time to look closer at developing a plan for an LTC need in the future.

- If they are still not ready to proceed the producer can send them information via email. They need to ask to add them to their email list.

- Set up a drip campaign. (The producer should be sure to provide an opt-out opportunity should the recipient decide to be removed from the email list.)
Phase 2: Producer Preparation
Working Centers of Influence

Materials & Activities for Producers to Use

Working jointly with local professionals such as accountants, estate attorneys and financial planners can be an important part of a prospecting strategy. These professionals want to develop strong relationships with their client base and are constantly looking for ways to improve their added value to their clients.

LTC Awareness Month is a great reason for producers to reach out and touch base with their clients. Connect with local professionals by mail, phone or email and work with them on targeting their existing clients or partnering with them to develop new relationships. Consider offering to host a joint educational workshop for their clients.

Ask clients about other professionals they work with. A warm introduction can be a valuable way to connect with professionals to collaborate with.

Letter: A letter offering to present an educational workshop.

Brochure and Flyers: A brochure on building a retirement strategy, an LTC Fact Sheet, a claims brochure and a leadership flyer.

Drip Articles: These articles can help increase awareness around the need to plan for LTC.

Websites: There are a number of educational websites that can be used with consumers.
Phase 2: Producer Preparation

Groups and Organizations

Materials & Activities for Producers to Use

Connect with various national and regional groups and organizations this month. Often these groups are looking for someone to speak on a relevant topic during their meetings. Leveraging LTC Awareness Month could be an opportunity for producers to meet their members and cement a role as the LTC planning specialist in their local area.

Be ready to educate. Often a visit with a group or organization is the very first step in the buying process. By establishing the need and educating them on their available options, the producer demonstrates knowledge to help in developing a plan for long term care.

The producer should keep in the mind the audience when selecting the presentation that best fits the needs of the attendees.

Letter: A letter offering to present an educational workshop to the group's members.

Websites: There are a number of educational websites that can be used with consumers.
Phase 2: Producer Preparation

Local Media

Materials & Activities for Producers to Use

The producer can socialize his or her name. Submit an approved by-lined article or a press release to as many local publications as possible. This helps to solidify the producer as a local specialist in LTC planning and will help them develop relationships so naturally consult with the producer for comments if they run articles in the future on long term care.

Often the publisher’s website will contain guidelines that will contain contact names. Many publications have media kits that will explain their demographics, reach, costs, etc.

- Monthly or weekly publications – Submit a request at least 5 to 6 weeks before the run date.
- Daily publications – Generally, submit a request 15 days in advance.

With some publications it may help get an article or press release published if the producer also submits a paid advertisement. This will depend on the producer’s budget and the publication’s policy.

Following up with the contact person by telephone will confirm receipt of the information, assist with selling the concept and create a personal contact for the producer.

Letter: Letters for use in submitting an article.

Press Release & Articles: These are written to increase awareness around the need to plan for LTC.

Ad: This is an ad that can be placed in a local publication.
Phase 3: Consumer and Media

Marketing Directed

The following activities will be initiated by Genworth Marketing to help educate producers and consumers on the need to plan for potential LTC needs.

**SOURCE**

**ON-LINE**

**ENGAGEMENT**

**Banner:** Will connect to the LTC Sales Center where key materials can be found for LTC Awareness Month.

**Email:** This email announces LTC Awareness Month and tools that can be used to help educate consumers.

**Sales Center:** Materials will be posted on LTC Sales Center, which provides a snapshot view into marketing resources.

**Awareness Producer URL:** This URL is a producer view of LTC Awareness resources.

**Multi-Media News Release:** This media release will provide information around LTC awareness and include video.

**Brochures and Postcards:** There is a brochure on building a retirement strategy and employer benefits, as well as two postcards creating awareness.

**Letters and Articles:** There are a number of letters and articles including a reprint of the Kiplinger’s advertorial and insert.

**Websites:** There are a number of educational websites that can be used with consumers.
Phase 3: Consumer and Media

Awareness Month

Materials & Activities for Producers to Use

Phase 3 includes implementation.

The final section of this playbook is a reference section that includes the materials available for LTC Awareness Month. The majority of materials are for use in November and can be used to continue momentum through the coming year.

Letters and Articles

Brochures, Postcards, Flyers

Workshops

Websites
Phase 3: Consumer and Media

Caregivers

Materials & Activities for Producers to Use

Producers can meet with the events coordinator at local senior community centers, assisted living facilities and nursing homes and offer to hold an informational session on LTC for family and friends of patients. Many of these people, who have had firsthand experience with long term care services, understand the need to plan ahead and may be receptive to receiving information.

Letter: A letter offering to present an educational workshop.

Brochure: Building a LTC Strategy brochure.

Articles: These are designed to increase awareness around the need to plan for LTC.

Websites: There are a number of educational websites that can be used with consumers.
Phase 3: Consumer and Media

Small Business

Materials & Activities for Producers to Use

The producer can stop in for introductions to local small businesses.

- Meet with local small business owners to discuss offering LTC insurance to their employees.
- Offer to conduct an educational workshop for employees.

As the producer builds relationships, the owners will begin to see the impact a long term care occurrence could have on their employees, themselves and business productivity.

Brochures & Flyers:
Brochures on building a retirement strategy, as well as the LTC Fact Sheet and other flyers.

Workshop:
Winning in the Second Half and Multiple Soulutions appeals to both the logical and the emotional prospect.

Websites:
There are a number of educational websites that can be used with consumers.
Dear [Sample]:

November has been named Long Term Care Awareness Month by the American Association for Long Term Care Planning. During the month of November, the focus is on raising awareness about the potential for needing long term care and the need to plan for it. Long term care expenses could be one of the biggest threats to your retirement strategy. Start the conversation today!

As an agent who specializes in long term care planning, I believe that education is an important issue that has the potential to impact your life and the lives of your loved ones. We spent some time discussing long term care insurance, but you felt you wanted to learn more about options.

We met recently to discuss developing a plan for long term care in your financial strategy. We spent some time discussing long term care insurance, but you felt you wanted to learn more about options. As an agent, I recommend that you consider the potential need for long term care and how to prepare for it. The interactive Cost of Care website (genworth.com/costofcare or genworth.com/cocpro) provides a national map covering the cost of care today and 30 years from now. Another way to do this is to conduct an educational workshop or seminar on helping to plan for long term care. Because many of the people visiting the patients in your facility have had to deal with the challenges of long term care, it is important to have a plan in place to help protect you and your family, and your financial strategy indicates that you recognize the probability does exist of needing care one day.

We will spend some time discussing long term care insurance, but you felt you wanted to learn more about long term care. The Cost of Care website (genworth.com/costofcare) provides a national map covering the cost of care today and 30 years from now. It is important to have a plan in place to help protect you and your family, and your financial strategy indicates that you recognize the probability does exist of needing care one day. November has been named Long Term Care Awareness Month by the American Association for Long Term Care Planning. During the month of November, the focus is on raising awareness about the potential for needing long term care and the need to plan for it. We will spend some time discussing long term care insurance, but you felt you wanted to learn more about options. We will meet to discuss developing a plan for long term care in your financial strategy. We will spend some time discussing long term care insurance, but you felt you wanted to learn more about options. We will meet to discuss developing a plan for long term care in your financial strategy.

Sincerely,

[Agent Name]
Becoming long term care aware

Many people don’t think about long term care until it’s too late. Many people in their 40s, 50s and 60s probably have a parent or loved one who lives in a nursing home. How likely is it that you or a loved one will need long term care? Without a steady income, how long would you be able to provide assistance to your loved one? Home health aides are often the first line of defense in meeting routine tasks. Decreased mobility and strength in the elderly can make daily activities, such as bathing, dressing and preparing meals, a challenge. Unless your loved one is able to provide assistance to your loved one, home health aide services may be required. As the early signs of long term care need begin to present themselves, it will be important to consider your options and choices that impact their care. It will help them maintain their dignity and the costs while receiving the right quality of care.

Key discussions families don’t have

Most families never talk about long term care. While we plan for everything else in life, this is one that you and your family will appreciate over the years. What do you think about what you would do if your parent or loved one were no longer able to drive, shop, do household tasks, take care of their medications or offered your own family care? Not being able to take care of yourself can be a scary thought. As you plan for the future, you need to consider the various types of long term care planning needs to take a look at the number of Americans who are growing older. In the early stages of need, a home health aide may be able to provide assistance to your loved one. Home health aide services. After an interview with a case worker, the gift is planning should they need long term care. I find that many people prefer to have some control that enables flexibility in the midst of a busy daily schedule. Although there are many options to consider, from insurance and public programs, private long term care planning needs to take a look at the number of Americans who are growing older. Many people in their 40s, 50s and 60s probably have a parent or loved one who lives in a nursing home. If you were to sustain a debilitating injury or illness, will you be able to provide for the care you will need? To prepare for the future, I urge you to use tools that are available at no cost to you. It will help you plan for the future, especially in the midst of a busy daily schedule. As the early signs of long term care need begin to present themselves, it will be important to consider your options and choices that impact their care. It will help them maintain their dignity and the costs while receiving the right quality of care.

A Gift for You and Your Family

To prepare for the future, I urge you to use tools that are available at no cost to you. It will help you plan for the future, especially in the midst of a busy daily schedule. As the early signs of long term care need begin to present themselves, it will be important to consider your options and choices that impact their care. It will help them maintain their dignity and the costs while receiving the right quality of care.

References:

Articles and Press Releases

Form: 47904A Becoming “Long Term Care Aware”

Form: 108082A Early Signs of Long Term Care Need

Form: 50275 A Gift for You and Your Family

Form: 105521CST Key Discussions Families Don’t

Form: 40904 LTC Awareness
In considering self-funding, think about potentially...

Another idea is for you to assume the primary...

savings you've worked hard to build up may have...

for care and most of their assets to qualify. The...

Medicaid does contribute towards long term care...

other long term care services is very limited. The...

covers skilled nursing home care after a hospital...

Many people think the government will pay for...

these individuals live, to whether they have the time...

"people are more afraid of being a burden on their...

AgeWave, November, 2010.

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Have you heard?

Form: 47073 Building a Long Term Care Strategy

Form: 41053 Planning for your future care

Form: 109004/109004NY We are here when you need us

Form: 48753/48753NY Keeping Our Promises and Staying Strong

Form: 126147 Have You Heard

Form: 126148 Time to Spread the Word

Form: 45771C LTC Fact Sheet
References:

Workshops

Each of our turnkey workshops includes a presentation, brochure and invitations.

**Winning in the Second Half**

Life can be considered in two parts: working years and retirement years. This workshop describes the risks people face, along with ways to mitigate those risks and meet long-term goals.

**Multiple Solutions**

No single plan fits every client’s situation. This presentation emphasizes the importance of having a LTC plan and presents a variety of options that are available to clients.
References:

Consumer Websites:
- Genworth.com/lets-talk
- Genworth.com/cocpro

Producer Websites:
- Genworth.com/LTCSalesCenter
- Genworth.com/lets-talkadvisor
I want to build a great future for our family.

Add a plan for long term care to your retirement strategy.

Planning for Your Future

Form: 143623

It’s About Planning for Your Future

Form: 126146

Small Space Ad

Planning for your future care

Form: 41053

Valuable Lessons on Long-Term Care Planning

Form: 144572

Planning for Your Future

Form: 117044
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