



Introduction Talk

(Insert your or agency name) FPS specializes in helping people like you to find the best long term care solutions for their needs.

- We represent all the major carriers and the different products designed to help someone address their risk for long term care protection.
- We evaluate, and choose carriers based on what's best for your needs as well as criteria that includes
 - Financial Ratings,
 - Commitment to the Industry
 - Smooth Claims Process.

Overview of Expectations:

- My job is to interview you to discover
 - what you would like to have happen if you needed long term care,
 - let you know about the programs available,
 - how these plans work,
 - how you trigger benefits, and the options:

I will also give you Side-by-Side rate comparisons between the Top Companies. Then I'll make a recommendation as to best fit and value based on our conversation.

When we're finished, you'll be able to answer (2) key questions:

1. Are you better off 'With' or 'Without' a plan? &
2. Is the premium for that plan Affordable?

If the answer to both is 'Yes', then I'm going to recommend we get the process going so you'll have the best chance of Health Qualifying.

If you decide to apply for a plan and you're approved I will see to it that the policy is delivered to you and we can review it.

You will have up to 30 days to decide if you want to make any changes.

If for some reason you're not approved for the product we apply for, I have other options that we may be able to look at as an alternative solution.



As your long term care specialist it's my job to continue to work with you to help to address this risk so that if the time comes when you need long term care you will have a plan in place. If in the future, new solutions come on the market that may help you to even better address your needs; I will bring them to your attention so you will always be confident you will have a plan that will bring you the best value, Fair enough?

Now, as we go through this interview process many of my clients have told me that they think of others they know and care about who would benefit from receiving this information, if you like and with an introduction by you I will be glad to contact them so I can invite them to a learn more, it's the main way I have built my practice, Great!

Transition to presentation

Now before we get started let me briefly share with you why I became an LTC solution specialist.

It all started with my grandmother, she got to the point where she needed care, first at home and finally at a nursing home. I would visit her at least once a week and I watched as she became more stressed out about how she was losing her life savings to the Nursing Home more than anything that was wrong with her physically. It would keep her up at night and I became determined to find out what I could do to prevent that from happening to anyone else in our family.

(Replace with Your Personal Story)

I researched the market thoroughly and looked at all the products and the more I learned the more I realized that other people could benefit from this info too. So I got licensed and trained as an LTC specialist, and I share this story with you because unlike other financial professionals you may have dealt with in the past this is all I do. I don't sell homeowners or auto or any other kind of insurance products. If you want a program like that I would refer you to a specialist in that area. I strictly do long term care solutions and if you have questions about that I can help.

Now... I put this PowerPoint together to help my potential clients better understand their options. I know it's tempting to multi task and get distracted with this on your screen but the process is very interactive. I am going to be asking you several questions to help me help you by recommending which programs would be the best fit. You should feel free to ask me questions too as I really want this to be a conversation were having to help you find the smartest way for you to address this risk.



Let's get started by talking in more depth about your health

Family History

Ask questions regarding their family history; health of parents? If their already deceased find out how old they were and what they died from? Did they need care, if so where and how was it paid for?

If their parents are still alive, are they getting care or still independent? Ask who their oldest living relative is? Is there a history of longevity in their family?

How about children or grandchildren? How many, how old, where do they live? If you needed care where would you want to be geographically?

Health Re-Cap:

- As I mentioned on the phone not everyone can qualify because of health, and even though we reviewed your health on the phone I'd just like to do a review in more detail.

The reason this topic is so important is that insurance companies consider it the most important criteria on whether they can issue protection. It doesn't matter how much money you have if your health won't let you qualify. So please share in detail with me about your health history so I can help determine which carrier is willing to give you the best rates and consideration.

Review history you have so far, and probe for more:

___ Have you seen any Specialists in the last 5 years?

___ Do you have OR have you had a prescription for pain medication in the last year?
Any meds you were taking this past year that you are NOT taking now?

___ When was the last time you saw the Dr.?

___ Any tests recommended? Any test results that haven't come in yet?

So, is there anything else we haven't discussed, that we should -- in either of your health histories -- which the insurance company would find in your medical records anyway that would raise an eyebrow? Well, if you do think of something later, just let me know, okay? Thank you for helping me better understand your situation.

Now let's discuss how the program works so you can determine if this is something you can benefit from and why?