

# Long Term Illness Expenses

# Consumer Prospecting Pre-built Campaign

- This campaign can be completed weekly, monthly, or any time frame that works for your business.
- Choose one or more promotions per week/month
  - simply copy and paste directly from the calendar
- There will be printing, and postage costs associated with direct mail.



#### WEEK ONE

#### **EMAIL**



#### **VIDEO**

What does your clients' Road to **Retirement look like?** 

#### **DIRECT MAIL**



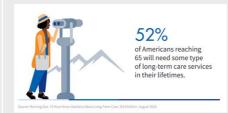
**INFOGRAPHICS FLYER Long Term Illness Care Expenses** 

**Download and customize** with your contact info before you print

#### **LINKED IN**

52% of Americans reaching 65 will need some type of long-term care services in their lifetimes.

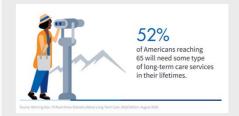
http://spr.ly/6003GsMSL



#### **SOCIAL MEDIA**

# **FACEBOOK**

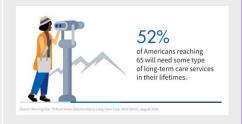
#### http://spr.ly/6003GsMSL



#### **TWITTER**

52% of Americans reaching 65 will need some type of long-term care services in their lifetimes.

#### http://spr.ly/6003GsMSL





#### **WEEK TWO**

**LINKED IN** 

#### **EMAIL**



# CONVERSATION STARTER

Help show prospects the realities of paying for <u>Long-Term Illness</u> Care.

#### **DIRECT MAIL**



# INFOGRAPHICS FLYER

Risk of chronic illness expenses.

Download and customize with your contact info before you print

## SOCIAL MEDIA

### Beyond 100 days, Medicare pays \$0 for #long-term care services. How will you pay for potential longterm care?

#### http://spr.ly/6008GsMQo



# http://spr.ly/6008GsMQo

**FACEBOOK** 



#### TWITTER

Beyond 100 days, Medicare pays \$0 for #long-term care services. How will you pay for potential longterm care?

#### http://spr.ly/6008GsMQo





#### WEEK THREE

**LINKED IN** 

#### **EMAIL**



#### **FLYER & VIDEO**

How will you pay for potential <u>long term</u> illness care?

#### **DIRECT MAIL**



FLYER
Individual vs.
Employer (Group) Life
Insurance

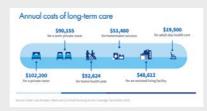
Download and customize with your contact info before you print

#### SOCIAL MEDIA

# Do you know what the annual costs of long-

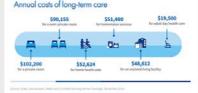
http://spr.ly/6001GsMvV

term care are?



### FACEBOOK

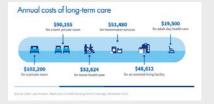
# http://spr.ly/6001GsMvV Annual costs of long-term care



#### **TWITTER**

Do you know what the annual costs of long-term care are?

#### http://spr.ly/6001GsMvV





#### **WEEK FOUR**

**LINKED IN** 

#### **EMAIL**



#### **WORKBOOK**

When it comes to Financial Fitness, are your clients ready?

#### **DIRECT MAIL**



## **INFOGRAPHICS FLYER**

**Unexpected Expenses** 

**Download and customize** with your contact info before you print

#### **SOCIAL MEDIA**

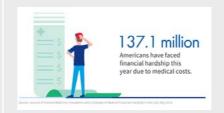
### 137.1 million Americans have faced financial hardship this year due to medical costs.

http://spr.ly/6003Gs3Bz



# **FACEBOOK**

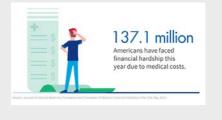
#### http://spr.lv/6003Gs3Bz



#### **TWITTER**

Chronic illness riders for life insurance can help minimize financial strain due to a chronic illness by providing access to funds while LIVING.

http://spr.ly/6003Gs3Bz



# Full campaign at-a-glance Long Term Illness Expenses



EMAIL	DIRECT MAIL	SOCIAL MEDIA		
		LINKED IN	FACEBOOK	TWITTER
WEEK ONE				
VIDEO What does your clients' Road to Retirement look like?	INFOGRAPHICS FLYER Long Term Illness Care Expenses  Download and customize with your contact info before you print	52% of Americans reaching 65 will need some type of long-term care services in their lifetimes.  http://spr.ly/6003GsMSL	http://spr.ly/6003GsMSL  52% of Armidson reaching of Boy germ care services in their likelines.  200 arm in the Armidson and Armidson (Applied Community)	52% of Americans reaching 65 will need some type of long-term care services in their lifetimes.  http://spr.ly/6003GsMSL
CONVERSATION STARTER Help show prospects the realities of paying for Long-Term Illness Care.	INFOGRAPHICS FLYER Risk of chronic illness expenses.  Download and customize with your contact info before you print	Beyond 100 days, Medicare pays \$0 for #long-term care services. How will you pay for potential long-term care? <a href="http://spr.ly/6008GsMQo">http://spr.ly/6008GsMQo</a>	http://spr.ly/6008GsMQo  Beyond 100 days, Medicare pays \$0 for large time care services.	Beyond 100 days, Medicare pays \$0 for #long-term care services. How will you pay for potential long-term care?  http://spr.ly/6008GsMQo
FLYER & VIDEO How will you pay for potential long term illness care?	FLYER Individual vs. Employer (Group) Life Insurance  Download and customize with your contact info before you print	Do you know what the annual costs of long-term care are? <a href="http://spr.ly/6001GsMvV">http://spr.ly/6001GsMvV</a>	Annual cods of long-term core  Str. 233  Annual cods of long-term core  Str. 233  Str. 234  Str.	Do you know what the annual costs of long-term care are? <a href="http://spr.ly/6001GsMvV">http://spr.ly/6001GsMvV</a>
WORKBOOK When it comes to Financial Fitness, are your clients ready?	INFOGRAPHICS FLYER Unexpected Expenses  Download and customize with your contact info before you print	137.1 million Americans have faced financial hardship this year due to medical costs.  http://spr.ly/6003Gs3Bz	http://spr.ly/6003Gs3Bz  137.1 million Americans have laved for the work are to the control to work are to the control to work are to work	Chronic illness riders for life insurance can help minimize financial strain due to a chronic illness by providing access to funds while LIVING. <a href="http://spr.ly/6003Gs3Bz">http://spr.ly/6003Gs3Bz</a>

# AIG

#### Important Consumer Disclosures Regarding Accelerated Benefit Riders

An Accelerated Death Benefit Rider (ABR) is not a replacement for Long Term Care Insurance (LTCI). It is a life insurance benefit that gives you the option to accelerate some of the death benefit in the event the insured meets the criteria for a qualifying event described in the policy. The rider does not provide long-term care insurance subject to California insurance law, is not a California Partnership for Long-Term Care program policy. The policy is not a Medicare supplement.

ABRs and LTCI provide different types of benefits. An ABR allows the insured to access a portion of the life insurance policy's death benefit while living. ABR payments are unrestricted and may be used for any purpose. LTCI provides reimbursement for necessary care received due to the inability to perform activities of daily living or cognitive impairment. LTCI coverage may include reimbursement for the cost of a nursing home, assisted living, home health care, homemaker services, adult day care, hospice services or respite care for the primary caretaker and the benefits may be conditioned on certain requirements or meeting an elimination period or limited by type of service, the number of days or a maximum dollar limit. Some ABRs and all LTCI are conditioned upon the insured not being able to perform two or more of the activities of daily living or being cognitively impaired.

This ABR pays proceeds that are intended to qualify for favorable tax treatment under section 101(g) of the Internal Revenue Code. The federal, state, or local tax consequences resulting from payment of an ABR will depend on the specific facts and circumstances, and consequently advice and guidance should be obtained from a personal tax advisor prior to the receipt of any payments. ABR payments may affect eligibility for, or amounts of, Medicaid or other benefits provided by federal, state, or local government. Death benefits and policy values, such as cash values, premium payments and cost of insurance charges if applicable, will be reduced if an ABR payment is made. ABR payments may be limited by the contract or by outstanding policy loans.

This information is general in nature, may be subject to change, and does not constitute legal, tax or accounting advice from any company, its employees, financial professionals or other representatives. Applicable laws and regulations are complex and subject to change. For advice concerning your individual circumstances, consult an attorney, financial/tax advisor or accountant.

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