

# 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.

# Long Term Illness Expenses Consumer Prospecting Pre-built Campaign



## WEEK ONE

EMAIL	DIRECT MAIL	SOCIAL MEDIA		
		LINKED IN	FACEBOOK	TWITTER
<div data-bbox="112 554 517 785"></div> <div data-bbox="112 906 481 1113"><p><b>VIDEO</b></p><p>What does your clients' <u>Road to Retirement</u> look like?</p></div>	<div data-bbox="611 432 955 871"></div> <div data-bbox="583 906 983 1180"><p><b>INFOGRAPHICS FLYER</b> <u>Long Term Illness Care Expenses</u></p><p>Download and customize with your contact info before you print</p></div>	<p>52% of Americans reaching 65 will need some type of long-term care services in their lifetimes.</p> <p><a href="http://spr.ly/6003GsMSL">http://spr.ly/6003GsMSL</a></p> <div data-bbox="1049 915 1472 1129"></div>	<p><a href="http://spr.ly/6003GsMSL">http://spr.ly/6003GsMSL</a></p> <div data-bbox="1533 618 1956 832"></div>	<p>52% of Americans reaching 65 will need some type of long-term care services in their lifetimes.</p> <p><a href="http://spr.ly/6003GsMSL">http://spr.ly/6003GsMSL</a></p> <div data-bbox="2007 896 2430 1110"></div>

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## WEEK TWO

### EMAIL



### CONVERSATION STARTER

Help show prospects the realities of paying for Long-Term Illness Care.

### DIRECT MAIL



### INFOGRAPHICS FLYER

Risk of chronic illness expenses.

Download and customize with your contact info before you print

### SOCIAL MEDIA

#### LINKED IN

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

<http://spr.ly/6008GsMQo>



#### FACEBOOK

<http://spr.ly/6008GsMQo>



#### TWITTER

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

<http://spr.ly/6008GsMQo>



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## WEEK THREE

### EMAIL



### FLYER & VIDEO

How will you pay for potential long term illness care?

### DIRECT MAIL



### FLYER

Individual vs. Employer (Group) Life Insurance

Download and customize with your contact info before you print

### LINKED IN

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

<http://spr.ly/6001GsMvV>



### SOCIAL MEDIA

### FACEBOOK

<http://spr.ly/6001GsMvV>



### TWITTER

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

<http://spr.ly/6001GsMvV>



# Long Term Illness Expenses Consumer Prospecting Pre-built Campaign



## WEEK FOUR

### 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

### LINKED IN

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

<http://spr.ly/6003Gs3Bz>



### SOCIAL MEDIA

### FACEBOOK

<http://spr.ly/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				
<b>VIDEO</b> What does your clients' <u>Road to Retirement</u> look like?	<b>INFOGRAPHICS FLYER</b> <u>Long Term Illness Care Expenses</u>  <b>Download and customize with your contact info before you print</b>	52% of Americans reaching 65 will need some type of long-term care services in their lifetimes.  <a href="http://spr.ly/6003GsMSL">http://spr.ly/6003GsMSL</a>	<a href="http://spr.ly/6003GsMSL">http://spr.ly/6003GsMSL</a> 	52% of Americans reaching 65 will need some type of long-term care services in their lifetimes.  <a href="http://spr.ly/6003GsMSL">http://spr.ly/6003GsMSL</a>
<b>CONVERSATION STARTER</b> Help show prospects the realities of paying for <u>Long-Term Illness Care</u> .	<b>INFOGRAPHICS FLYER</b> <u>Risk of chronic illness expenses</u> .  <b>Download and customize with your contact info before you print</b>	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>	<a href="http://spr.ly/6008GsMQo">http://spr.ly/6008GsMQo</a> 	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>
<b>FLYER &amp; VIDEO</b> How will you pay for potential <u>long term illness care</u> ?	<b>FLYER</b> <u>Individual vs. Employer (Group) Life Insurance</u>  <b>Download and customize with your contact info before you print</b>	Do you know what the annual costs of long-term care are?  <a href="http://spr.ly/6001GsMvV">http://spr.ly/6001GsMvV</a>	<a href="http://spr.ly/6001GsMvV">http://spr.ly/6001GsMvV</a> 	Do you know what the annual costs of long-term care are?  <a href="http://spr.ly/6001GsMvV">http://spr.ly/6001GsMvV</a>
<b>WORKBOOK</b> When it comes to <u>Financial Fitness</u> , are your clients ready?	<b>INFOGRAPHICS FLYER</b> <u>Unexpected Expenses</u>  <b>Download and customize with your contact info before you print</b>	137.1 million Americans have faced financial hardship this year due to medical costs.  <a href="http://spr.ly/6003Gs3Bz">http://spr.ly/6003Gs3Bz</a>	<a href="http://spr.ly/6003Gs3Bz">http://spr.ly/6003Gs3Bz</a> 	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>





## 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.

Policies issued by American General Life Insurance Company (AGL), Houston, TX except in New York, where issued by The United States Life Insurance Company in the City of New York (US Life). Issuing companies AGL and US Life are responsible for financial obligations of insurance products and are members of American International Group, Inc. (AIG). Guarantees are backed by the claims-paying ability of the issuing insurance company. Products may not be available in all states and product features may vary by state. Please refer to your policy.